EXHIBIT 4
DATE 1/22/09
HB 2

DEPARTMENT OF COMMERCE

Housing Division
2011 Biennium

Legislative Fiscal Division Budget Analysis, A-294

PROGRAM CONTACTS

The department, division, program director and chief financial officer for the department, division, program and their contact information are:

Title	Name	Phone Number	E-mail address
Division Administrator	Bruce Brensdal	841-2844	bbrensdal@mt.gov
Finance Manager	Charles Nemec	841-2855	cnemec@mt.gov
Bureau Chief	Maureen Martin	841-2826	maureenm@mt.gov

WHAT THE DIVISION DOES

The Housing Division established on July 1, 1995, consolidated housing programs within the Department of Commerce into one division. The division includes the Housing and Urban Development (HUD) HOME Investment Partnerships program, the HUD Tenant Based and Project Based Section 8 Housing programs, and the Board of Housing and its programs.

Mission:

To provide mechanisms that enable Montanans to own or rent decent, safe, and sanitary housing that is within their financial capability.

Division Goals and Objectives:

In order to fulfill its mission the Housing Division is committed to achieving the following goals and objectives:

- Expand coordination of housing activities within the Housing Division, and with other housing providers, both private and governmental, to ensure maximum possible high quality development and maintenance of housing stock within the state, while minimizing use of resources and duplication of services.
- Continue and expand involvement of Housing Division personnel in the Housing Coordinating Team, a group of organizations interested in housing related matters that meets to discuss issues related to housing and coordination of programs.
- Provide exemplary customer service by resolving questions for our customers rather than passing them along to another person or agency if at all possible.
- Incorporate energy efficiency and green components in our programs wherever reasonable.

Statutory Authority

Housing Division responsibilities are mandated primarily in Title 2, Chapter 15; Title 90, Chapter 1, and Chapter 6, MCA; 24 CFR 91, and 92; 24 CFR 5, 792, 813, 887, 982, and 984; and the Governor's Executive Order 27-81.

HOW SERVICES ARE PROVIDED

The Housing Division is organized into 2 areas with the following functions:

Montana Board of Housing (21.5 FTE):

The Montana Housing Act of 1975 created the Montana Board of Housing (MBOH). The Board is an agency of the State and operates within the Department of Commerce for administrative purposes. Under the Housing Act the Board does not receive appropriations from the State's general fund and is completely self-supporting. Substantially all of the funds for the Board's operations and programs are provided by the private sector through the sale of tax-exempt bonds. The powers of the Board are vested in a seven member Board, appointed by the Governor, subject to the confirmation of the State Senate. The Board provides policy direction to the agency staff, authorizes bond issues, approves development financing and evaluates Board of Housing Programs. These programs include:

- MBOH Homeownership Programs assist low and moderate income Montanans in purchasing homes in the State of Montana. The Board issues tax-exempt Mortgage Revenue Bonds to provide below market rate funds to either purchase existing housing or new construction. The Board also has several special programs operating that serve families who can't qualify for loans through the regular bond program but need assistance purchasing a home. Mortgages are originated by approved lenders all over the state and then purchased by the Board.

- MBOH Multifamily Loan Programs operates similarly in that the Board issues tax-exempt Mortgage Revenue Bonds but in this case the funds are used to finance affordable rental projects across the state.

- MBOH Low Income Housing Tax Credits are available under Section 42 of the Internal Revenue Code of 1986 and are allocated by the MBOH. The credit is a federal income tax credit for owners of qualifying rental housing. The credit is taken as a reduction in the participant's tax liability over a 10 year period and is sold to investors to act as a financing source.

- MBOH Housing Revolving Loan Fund was created by the Legislature to provide funding for projects that typically need that last, small piece of financing to make them feasible. The fund has had two small one time allocations but those funds have been lent and it currently has very little to allocate other than a small amount of payments it receives from outstanding loans.

- MBOH Reverse Annuity Mortgage (RAM) Program provides low income senior households affordable rates on a reverse mortgage. The borrower is able to access equity they have in their home to live more substantially while being able to stay in home.

The Board of Housing is funded by four enterprise funds with revenues derived from an administrative charge applied to projects and mortgages financed. Under the Montana Housing Act of 1975, the board does not receive any general fund, and is completely self-supporting.

Board of Housing Goals & Objectives:

- Continue automation of functions to improve operations. Continue to look at new ways of operating to improve efficiency and timeliness.
- Manage the assets of the Board in the most effective manner to enhance the ability to provide housing finance for lower income Montanans. Use any program earnings to recycle into new mortgages or call bonds.
- Continuously review programs to determine if they are meeting the needs of the population they are intended to serve. Continue to change program requirements based on current conditions.
- Support Cooperative efforts to provide homebuyer education and foreclosure prevention counseling to all parts of the state.
- Provide education and outreach to the citizens of Montana and the Board's customers and servicers through public appearances, workshops, print media, and other means as appropriate.

- Provide training to lenders and realtors, as well as work with non-profits to provide rental counseling, homebuyer education, foreclosure prevention and post purchase education.
- Explore methods of financing multifamily rental housing.
- Review opportunities for preservation of federally financed housing, and work with HUD on restructuring of multifamily properties when appropriate.
- Explore ways aimed at lowering the cost of housing including The Plan Book and The Governor's House Program.
- Explore ways to meet the needs of populations that are not currently being served.
- Promote the use of the funds within the Housing Montana Fund (HMF).
- Use Internet web page to provide updated information to persons interested in Board activities and programs.

Housing Assistance Bureau:

HOME Investment Partnership Program (5.5 FTE) - The HOME program is a federal block grant program directed by HUD and MDOC is responsible for the administration of HOME within the state of Montana. The MDOC provides HOME funding to community housing development organizations and units of local government throughout the state to create affordable housing for low-income households.

The HOME program is funded in HB 2 by an annual categorical federal grant from HUD (100% federal funds). HUD allows an amount being held back at the state level to administer the program.

Section 8 Renal Assistance Program (19 FTE) - Section 8 is financed by HUD and administered by MDOC. The program allows very low income families to pay a set amount towards rent and utilities, based on their gross adjusted income (currently 30%) and the program pays the difference.

Section 8 Housing programs are funded by two enterprise funds with revenues derived under HUD performance based Annual Contribution Contracts.

Manufactured Home Replacement (MHR) Program (1.00 FTE) – MHR was originally proposed at $3 million in the 2007 session to fund a revolving loan fund to finance the replacement of substandard manufactured homes with newer, energy efficient manufactured homes. The special session reduced the loan fund amount to $354,886 and retained the 1 FTE.

The division has established a pilot program developing all the documents, agreements and processes to originate these loans. It is estimated that we will be able to assist 15 to 20 households with all funds being spent by early spring 2009.

HOME Program Goals & Objectives / Performance Indicators:

- Continue restructuring and streamlining HOME Program grant application and administration policies and procedures to expand program accessibility for Montana's cities, towns, counties, and Community Housing Development Organizations (CHDOs).
- Continuously improve HOME project screening, technical assistance efforts, and project monitoring to ensure that high quality, long lasting affordable housing investments are made in Montana.
- Continue to provide technical assistance to rural portions of the state by HOME Program personnel and through technical assistance contracts.
- Continue cooperation with other affordable housing programs in the state to ensure the efficient use of scarce resources. Other affordable housing programs include the programs of the Montana Board of Housing, USDA-Rural Development, the Montana Homeownership Network and Montana Home Choice Coalition.
- Consolidated Plan continues to simplify and streamline annual updates facilitating continued federal participation and enhancing usability of the plan for the average citizen.

HOME Program Performance Indicators:

Indicator	Actual FY2007	Actual FY2008*	Estimated FY2009	Requested FY2010	Requested FY2011
Applications Reviewed ($)					
Single-Family Pilot Program ($ available)	2,048,507	1,597,797	1,645,731	1,695,103	1,745,956
Multifamily ($ competitive) 1st round	1,338,051	1,619,911	2,801,508	2,885,554	2,972,120
Multifamily ($competitive) 2nd round	1,150,000	pending-			
Totals:	$ 4,536,558	$3,217,708	4,447,239	4,580,657	4,718,076
Grants Awarded ($)					
Single-Family Pilot Program	2,048,507	1,597,797	1,645,731	1,695,103	1,745,956
Multifamily (competitive)	2,091,912	1,119,911	2,299,709	2,368,700	2,439,761
Multifamily (competitive) remaining		1,112,816			
Totals:	$ 4,140,419	$3,830,524	3,945,440	4,063,803	4,185,717

*A second round is planned for 2008 but has not been completed to date.

Section 8 Housing Goals & Objectives:

- Continue to provide and improve high quality Section 8 Housing Program services using contracted local field agencies to provide local contact for landlords and tenants enrolled in MDOC Section 8 Housing programs.
- Expand comprehensive centralized field agent training sessions to ensure field agent competency in all matters related to Section 8 Programs, and address problems associated with service delivery. Provide specialized training in areas identified as being high need for field agents and staff.
- Expand field review of local field agent operations to better monitor performance and to provide additional on-site training for field agents related to programmatic requirements, including inspections of rental units occupied by Section 8 tenants.
- Continue to support the Family Self Sufficiency Program to make FSS services available to clients on a full statewide basis, enabling more low-income clients to become independent of government assistance.
- Continue and expand contract administration of Section 8 project based contracts currently administered by HUD.
- Expand the provision of housing opportunities for low income Montanans by applying for additional assistance as it becomes available from federal sources.
- Expand the availability of low income Montanans to enter homeownership using the special provisions of the Housing Choice Voucher Homeownership program.

MHR Goals & Objectives:

- To develop a program to permanently remove dilapidated pre-HUD Code (1976) owner occupied manufactured housing from Montana's housing stock and provide financing for safe, decent, energy efficient, and affordable replacement housing.
- To initially target 15 to 20 owners of manufactured homes throughout the state for affordable removal and replacement home financing.
- To replace or convert depreciating manufactured homes classified as personal property to real estate assets with appreciating values.
- To reduce energy consumption and costs for these targeted households.
- Remove continuing community blight by permanently removing the re-circulating dilapidated manufactured homes from the housing stock.

BUDGET AND POLICY ISSUES

The following budget or policy issues are included in the HB 2 division budget submission to the Governor's Office.

Housing Division HB 2 Decision Packages (Page A-298):

PL 7405 HD Administrative Costs Adjustments HB 2: This request is for administrative cost adjustments including overtime, rent, and indirect costs.

PL 7406 HD Federal Grants Adjustment HB 2: This decision package adjusts normal ongoing federal appropriations for grants received by the Housing Division to match available federal funds for the 2011 biennium.

NP 7410 HD Eliminate Manufactured Home Replacement Base HB 2: Because of economic circumstances this decision package removes the Manufactured Home Replacement program base from the 2011 biennium budget request.

The Board of Housing and the Project and Tenant Based Section 8 Housing programs are funded entirely by enterprise funds (accounting entities 06030, 06031, 06074, 06075, 06078, and 06079). The legislature does not approve rates for these programs and there are no direct appropriations provided in HB 2. These programs customers are outside of state government. The fee structures that are proposed do not materially vary from that proposed in the last session.

SIGNIFICANT ISSUES EXPANDED

No significant issues requiring expanded justification were requested by the LFD.

2009 LEGISLATIVE FINANCE COMMITTEE PERFORMANCE MANAGEMENT INITIATIVE SUMMARY

As part of the 2009 Legislative Finance Committee's interim work plan, various workgroups met to discuss selected programs goals and progress towards specific measurable objectives, also referred to as performance measurements. It should be noted that some of the performance measurements were to be reached by June 30, 2009. The LFC interim project selected goals and related performance measurements and current status of the measurements are outlined below. A narrative discussion of the status of the measures (if any) is attached to the narrative section of this document.

The Housing Division reported on the implementation of the Manufactured Home Replacement (MHR) Program at the June and October 2008 meetings. Please see attached reports for additional information.

As of 12/31/2008

- 2 homes completed
- 6 households qualified and looking for suitable units or putting the final details together on their financing packages
- 8 households have applications submitted and being processed

The above applications should use the majority of the funding but if there are any balances remaining additional families will be identified. A major obstacle being found is the availability of suitable units. When one does come up for sale it is only on the market for less than a day.

Performance Measurement Report

Manufactured Home Renovation Revolving Loan Program

Agency/Program #: 6501-74-I1
Division: Housing
Program:

Agency Name:	Department of Commerce	
Agency Contact:	Bruce Brensdal	841-2844
LFC Contact:	Representative Taylor, Representative Sesso	
LFD Liaison:	Kris Wilkinson	444-2722
OBPP Liaison:	Mark Bruno	444-4588

Program or Project Description:

Manufactured Home Replacement Program. To develop a program to permanently remove dilapidated pre-HUD Code (1976) owner occupied manufactured housing from Montana's housing stock and provide financing for safe, decent, energy efficient, and affordable replacement housing

Appropriation, Expenditure and Source

	2008		2009		
Fund Name:	**Approp.**	**Expended**	**Approp.**	**Expended**	**Approp & Expenditure numbers are as of August 29, 2008**
General Fund	408,723	364,746	50,407	1,926	
State Special	177,443	661	354,225	265	
Federal Funds					
Total:	**$586,166**	**$365,407**	**$404,632**	**$2,191**	

Legislative Goal(s):

To implement a pilot project that initially targets a modest number of mobile home homeowners throughout the state for affordable removal and replacement home financing.

Legsilative Performance Measures :

1. Hire the FTE approved in the legislation. This position would be developed to address the issue of mobile homes in Montana and would develop a plan to meet the goals, objectives and measures of the program.

2. Expand the initial research and inventory conducted by the Missoula and Billings Human Resource Councils. Identify more specifically the issue in each area and possible candidates that are more likely to use a financing product as proposed.

3. Reach out to communities as a resource as they struggle with mobile home issues in their areas. Identify other partnerships to assist in financing these units to demonstrate the amount of other funding that can be leveraged.

4. Research other state governments such as Alaska, New Hampshire, and Vermont mobile home replacement programs to help to effectively and efficiently develop the program.

5. Identify opportunities and design a financing package to develop a pilot project that the loan funds can be used for. This would demonstrate in a real world deal how an ongoing program would function and how it would leverage other funding to serve as many households as possible.

2009 Biennium Significant Milestones:	Completion Dates **Target**	**Actual**
1 Report findings and legislative alternatives for the next session		
2		
3		
4		
5		

Agency Performance Report:

1. No change – the position, authorized by the Legislature, was hired.

2. The procedures by which homeowners are qualified, funds are disbursed, loans are serviced, and funds remitted to the Housing Division are developed and in place. Loan Servicing Agreements are in place and Trust Indentures and Promissory Notes have been developed. Local agencies are now in the process of qualifying more homeowners to commit the remaining funds, with the goal of havi all funds committed to qualified households by December 15, 2008.

3. The Human Resource Councils have found it difficult to qualify the hundreds of families, who live in manufactured housing and are also on their weatherization waiting lists, for the Replacement Program.
Their very low incomes leave little disposable income available for debt. A deferred mortgage product, with repayment of the Replacement loan due at time of sale may be more appropriate for those with incomes below 150% poverty. Further expansion of the 2 loan product to households with incomes up to 80% of AMI would expand the pool of candidates to tap these funds.

4. Other nascent programs have experienced difficulty in disbursing funds for replacement programs. In Pima County Arizona, the program was "underwhelmed" by the response to their program. Northfield, Minnesota manages a program that provides up to $5,000 in grant funds to homeowners for down payment on replacement housing. Both of these programs target a broader population than what Montana's program was designed to serve. Their difficulties in getting their programs off the ground supports the move to broaden Montana's focus to those at 80% of area median income and/or to offer those below 150% of poverty deferred mortgages that would be due at the time the home is sold.

5. One of the issues manufactured home owners struggle with is their exclusion from the conventional mortgage sector. This Replacement Program provides flexibility where other loan guarantee, down payment assistance and housing rehabilitation programs do not The Manufactured Housing Replacement Program provides a flexible source of financing for those interested in replacing their existing home, but who may not qualify for conventional mortgage financing

LFD Narrative:

LFD ASSESSMENT: On Track
DATA RELEVANCE: Yes
APPROPRIATION STATUS: Appropriation and expenditure data were provided.
COMMENTS/ISSUES: The workgroup may wish to discuss the interest from other areas beyond Butte and Billings and the total numbe of applications currently being processed as the discussion in June centered around the few applications received in comparison to the number of manufactured homes needing replacement
OPTIONS: Upgrade or downgrade the rating - options for workgroup in relation to the rating are No further review or Progress Report Requested

Version	Date	Author
	9/24/2008	

Change Description

OCT 2008

GOVERNOR'S OFFICE OF
BUDGET AND PROGRAM PLANNING

Goals/Objectives

Complete your draft of the following information for each agency goal and related objectives. This will be reviewed by the policy and budget staff. Do not exceed two pages.

- Save the document in the Guest Directory\Performance Indicators in your agency folder, named in the following format: **aaaa.ppp.vv** Where aaaa is the agency number, ppp is a number of your choice to identify each goal, and vv is the version number. The first version should be 01, then 02, etc.
- Send your OBPP budget analyst a message when you have saved a document(s) in the file.

Agency Contact: Bruce Brensdal **Phone Number:** 841-2844
Agency Name: Commerce
Division: Housing
Program (identify and briefly describe): Manufactured Home Replacement Program. To develop a program to permanently remove dilapidated pre-HUD Code (1976) owner occupied manufactured housing from Montana's housing stock and provide financing for safe, decent, energy efficient, and affordable replacement housing.

List a single goal and brief description:
To implement a pilot project that initially targets a modest number of manufactured housing homeowners throughout the state for affordable removal and replacement home financing.

For the purposes of:
Replacing or converting depreciating manufactured homes classified as personal property to real estate assets with appreciating values;

Reducing energy consumption and costs for these targeted households;

Removing continuing community blight by permanently removing the re-circulating dilapidated mobile homes from the housing stock.

Describe the performance measures related to this goal:
Hire the FTE approved in the legislation. This position would be developed to address the issue of manufactured housing in Montana and would develop a plan to meet the goals, objectives and measures of the program.

Identify opportunities and design a financing package to disburse the loan funds as part of this pilot project. This would demonstrate in a real world deal how an ongoing program would function and how other funding sources would be leveraged to serve as many households as possible.

Research other state government manufactured housing programs such as those in Alaska, New Hampshire, and Vermont to help to effectively and efficiently develop this program.

Expand the initial research and inventory conducted by the Missoula and Billings Human Resource Development Councils. Identify more specifically the issue in each area and potential households that are likely to use a financing product as proposed.

Reach out to communities as a resource as they struggle with manufactured housing issues in their areas. Identify other partnerships to assist in financing these units to demonstrate the amount of other funding that can be leveraged.

List significant milestones and target dates to be completed in the 2009 Biennium:
Report findings and legislative alternatives for the next session.

Describe the current status of the measurements related to the goal:
* Hire the FTE approved in the legislation. This position would be developed to address the issue of mobile homes in Montana and would develop a plan to meet the goals, objectives and measures of the program.

No change – the position, authorized by the Legislature, was hired. Manufactured housing makes up 14% of Montana's housing stock, or 71,750 units. The average income of manufactured homeowners is $33,486, which is 36% below that of site-built homeowners. The plan to meet the intent of the Manufactured Housing Replacement Program is in place.

* Identify opportunities and design a financing package to disburse the loan funds as part of this pilot project. This would demonstrate in a real world deal how an ongoing program would function and how other funding sources would be leveraged to serve as many households as possible.

The procedures by which homeowners are qualified, funds are disbursed, loans are serviced, and funds remitted to the Housing Division are developed and in place. Loan Servicing Agreements are in place and Trust Indentures and Promissory Notes have been developed. Examples showing the particulars of three households that have funds committed to them are included in Attachment A. Local agencies are now in the process of qualifying more homeowners to commit the remaining funds, with the goal of having all funds committed to qualified households by December 15, 2008.

* Research other state governments' manufactured home replacement programs to help to effectively and efficiently develop the program.

Other nascent programs have experienced difficulty in disbursing funds for replacement programs. In Pima County Arizona, a program, in conjunction with Family Housing Resources, was reportedly "underwhelmed" by the response to their program, which provided up to $30,000 in grant funds to those who owned their lot to purchase replacement housing. The program also provided funds to house the household while the replacement housing was being installed. The program is targeted to those at 80% of area median income.

Northfield, Minnesota manages a program that provides up to $5,000 in grant funds to homeowners for down payment on replacement housing. The City pays a contractor to remove the home from the property, recycle what they can and transport the rest to a landfill.

Both of these programs target a broader population than what Montana's program was designed to serve. Their difficulties in getting their programs off the ground supports the move to broaden Montana's focus to those at 80% of area median income and/or to offer those below 150% of poverty, who qualify for weatherization assistance, deferred mortgages that would be due at the time the home is sold. This would more closely match other successful Department of Commerce homebuyer assistance and homeowner rehabilitation programs administered by the Housing Division's HOME Program and the Community Development Division's CDBG Program, while maintaining the intent of the Legislature to have a revolving loan program.

* Expand the initial research and inventory conducted by the Missoula and Billings Human Resource Councils. Identify more specifically the issue in each area and possible candidates that are more likely to use a financing product as proposed.

See Attachment B for detailed narrative.

The Human Resource Councils have found it difficult to qualify the hundreds of families, who live in manufactured housing and are also on their weatherization waiting lists, for the Replacement Program. To qualify for the Weatherization Assistance Program, household income must fall below 150% of poverty, which is $15,315 for a 1 person household and $30,975 for a 4-person household in Montana. These very low incomes leave little disposable income available for debt.

A deferred mortgage product, with repayment of the Replacement loan due at time of sale may be more appropriate for those with incomes below 150% poverty. Further expansion of the 2% loan product to households with incomes up to 80% of AMI would expand the pool of candidates to tap these funds.

The consistent coverage that the national credit and mortgage crises receive is likely adding to families' resistance to incur mortgage debt. This sector of the housing market often pays cash or uses seller financing to purchase homes and is less familiar with commercial bank financing.

The Human Resource Councils continue to educate those on the Weatherization waiting lists that their loan payments will likely be offset, at least in part, through energy cost savings.

The Weatherization grant and the favorable loan terms of the Replacement Program are encouraging commercial lending institutions to provide conventional financing to homeowners.

* Reach out to communities as a resource as they struggle with manufactured home issues in their areas. Identify other partnerships to assist in financing these units to demonstrate the amount of other funding that can be leveraged.

See Attachment C for detailed narrative.

One of the issues manufactured home owners struggle with is their exclusion from the conventional mortgage sector. This Replacement Program provides flexibility where other loan guarantee, down payment assistance and housing rehabilitation programs do not.

Manufactured homeowners living in parks experience even more restrictions on the financing for which they qualify because they don't own the land upon which their homes rest. These homeowners

are far more likely to be steered to auto loans at higher interest rates and shorter terms.

Manufactured housing remains an affordable source of housing in areas where land costs are high. Turnover and vacancies in manufactured housing communities are low. A recent appraisal completed in Lewis and Clark County showed a vacancy rate in parks at 2%, a rate below the site built and rental vacancy rates. So efforts to preserve and improve existing manufactured housing communities needs to continue.

In some rural areas, few site built homes are constructed because the building industry has moved to the high-growth areas of the state. Attachment D, charts the percent of additional housing units in each county that is manufactured housing. Sheridan County, where all additional units in 2006 were manufactured homes, provides the extreme case where new housing was needed, and manufactured homes filled that need.

Because manufactured housing meets an affordability and an availability need in Montana good sources of financing are needed for this housing sector as more and more Montanans turn to it as their housing choice.

The Manufactured Housing Replacement Program provides a flexible source of financing for those interested in replacing their existing home, but who may not qualify for conventional mortgage financing.

Due to the resurgence of the oil industry in Wyoming, North Dakota and eastern Montana, manufactured housing lots have been stripped of good used units, further decreasing the ability of low-income households to find affordable housing

As reported earlier, the DPHHS Weatherization Assistance Program has provided $50,000 each to District 11 HRC and District 7 HRDC to use in combination with this program. These funds will be used to offset the cost of decommissioning pre-1976 homes and providing down payment assistance on replacement homes.

Fund Name:	FY 2008 Approp	FY 2008 Expended	FY 2009 Approp	FY 2009 Expended
General Fund	$ 408,723	$ 364,746	$ 50,407	$ 1,926
State Special*	$ 177,443	$ 661	$ 354,225	$ 265
Federal Funds				
Total:	$ 586,166	$ 365,407	$ 404,632	$ 2,191

* Biennial Appropriation

Attachment A

Household Characteristics:

Single mother, 3 children (7 mos, 7 yrs, 11 yrs); receives child support for one of the children

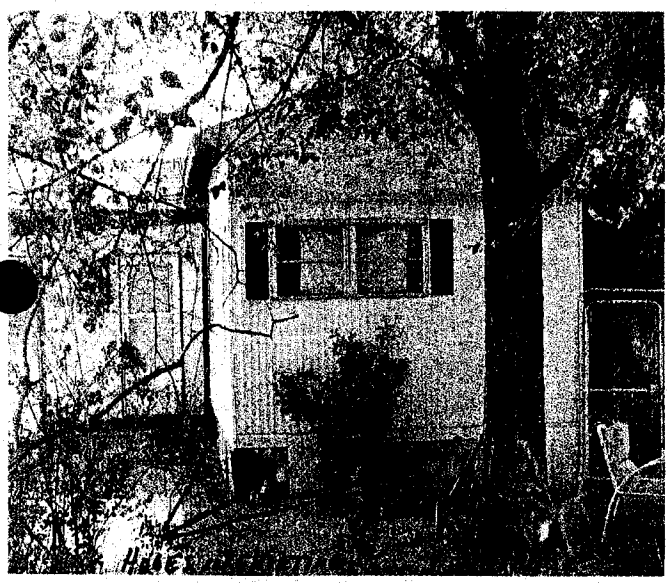
Annual Household Income:

$16,640; full-time employee at a Day Care Center earning $8 per hour

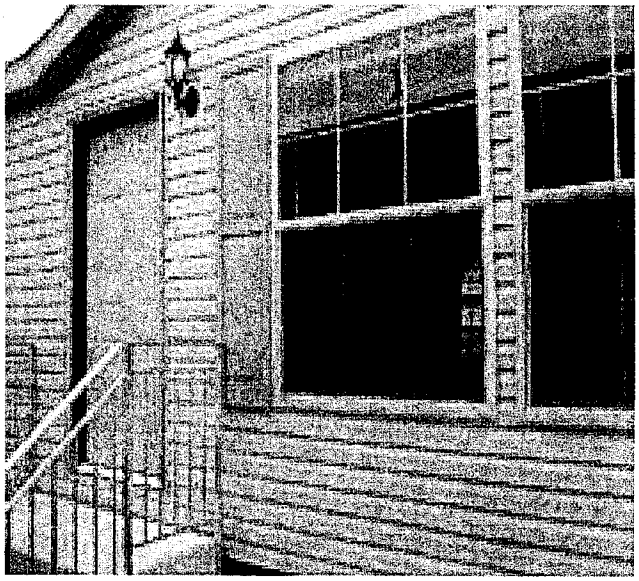
Energy use:

	Existing Home	Replacement Unit
	$36,577 projected over 15 years	$9,114 projected over 15 years
Expected savings		$27,463 over 15 years

Before:



After:



Replacement Housing Costs:

Manufactured Home; 4 Bedrooms	$41,000
Decommissioning of existing unit	$1,500
Foundation	$6,000
Hook up fees	$2,500
Land	$45,000
Total	**$96,000**

Financing Package:

Resident owned land	$45,000
Weatherization Assistance Program grant	$7,000
Montana HOME Program deferred mortgage with repayment due at sale of home	$29,000
Manufactured Housing Replacement Program loan at 2% over 20 years; monthly payment $97	$15,000
Total	**$96,000**

Attachment B

Expand the initial research and inventory conducted by the Missoula and Billings Human Resource Councils. Identify more specifically the issue in each area and possible candidates that are more likely to use a financing product as proposed.

To assist in outlining the statewide manufactured housing issue, the Montana Department of Commerce Census and Economic Information Center (CEIC) has provided statistics regarding the number of manufactured housing units throughout the state and the incomes of those living in those units. There are approximately 52,000 manufactured housing units in Montana. Over 34,000 of those are owner-occupied. Over half of those owner-occupied manufactured homes in the state were built before 1980, which indicates they would be good candidates for replacement. Manufactured homeowners have an average income of $33,486, which is four-fifths that of the average income, and is 36% below households owning site-built housing.

Working closely with the Missoula and Billings HRCs, the Housing Division has identified difficulty associated with targeting those on Weatherization waiting list. While the Weatherization Program, managed through the Montana Department of Health and Human Services, provides crucial grant funds as leverage to offset the cost of decommissioning dilapidated units, it is a difficult population to serve with a loan product. Even a loan with a 2% interest rate over 15 or 20 years is difficult for households whose incomes fall below 150% of poverty, the threshold to qualify for Weatherization funds. The DPHHS has recognized that using the Weatherization funds to defray the costs of replacement housing is favorable to using them to upgrade pre-1976, substandard homes. However, the income limits required to access those funds presents a population with little disposable income available for debt service – even very small loan payments.

In Montana, 150% of poverty is $15,315 for a 1 person household and $30,975 for a 4-person household. Despite the hundreds of families on the Weatherization program waiting lists for the eight counties targeted in this pilot program, we feel the Manufactured Housing Replacement Program, as currently designed, could be improved by either having a deferred mortgage option for those at 150% of poverty or by serving a broader population such as those at 80% of area median income ($28,950 for a 1-person household in Big Horn County or $49,500 for a family of 4 in Yellowstone County).

While the Weatherization waiting lists are long, which seems to indicate there would be a large demand for this program, the disposable income of those families remains so low that even a small amount of debt is intimidating. The continued coverage of the national credit and mortgage crises does not help provide confidence for those not familiar with housing debt. Many manufactured housing owners either purchased their homes with cash or financed their purchase through the seller. Because of the historical exclusion of manufactured homeowners from conventional mortgage financing, we now see a population not completely ready to take on debt, regardless of the terms or the small size of the eventual payments.

The Weatherization Assistance Program personnel have educated homeowners in pre-1976 units of the energy savings a newer home would likely provide. In cases where there are extremely high energy bills,

the residents quickly understand the benefits to be gained; they understand that a mortgage payment may indeed be offset by decreased energy bills in the coming year. These efforts continue with individual homeowners.

Attachment C

Reach out to communities as a resource as they struggle with mobile home issues in their areas. Identify other partnerships to assist in financing these units to demonstrate the amount of other funding that can be leveraged.

The important feature of this Manufactured Housing Replacement Program is that it provides flexibility where other loan guarantee, down payment assistance and housing rehabilitation programs do not. Other programs through the MBOH, VA, FHA and HUD programs continues to treat manufactured housing as a class of housing not worthy of conventional mortgage financing. For homeowners living in parks, i.e. homeowners who've placed their homes on land they lease, there are no sources of conventional mortgage financing. Commercial banks steer them to personal property (auto) loans, which have shorter terms and higher interest rates than mortgages. Programs guaranteed by RD, VA or FHA require that the homes not only be placed on land owned by the homeowner, but that the homes be placed on permanent foundations.

These policies made sense when manufactured homes actually were mobile and moved from place to place as their occupants followed work. However, the evolution of the manufactured housing sector shows that homes seldom are moved; indeed older homes cannot be moved without incurring severe damage. Turnover in manufactured housing communities is low. A recent appraisal completed in Lewis and Clark County showed a vacancy rate in parks at 2%, a rate below the site built and rental vacancy rates. Manufactured housing has become an affordable source of housing in areas where land costs are high and in rural areas where few site built homes are constructed because the building industry has moved to the high-growth areas of the state.

Attachment D, charts the percent of additional housing units in each county that is manufactured housing. Sheridan County, where all additional units in 2006 were manufactured homes, provides the extreme case where new housing was needed, and manufactured homes filled that need.

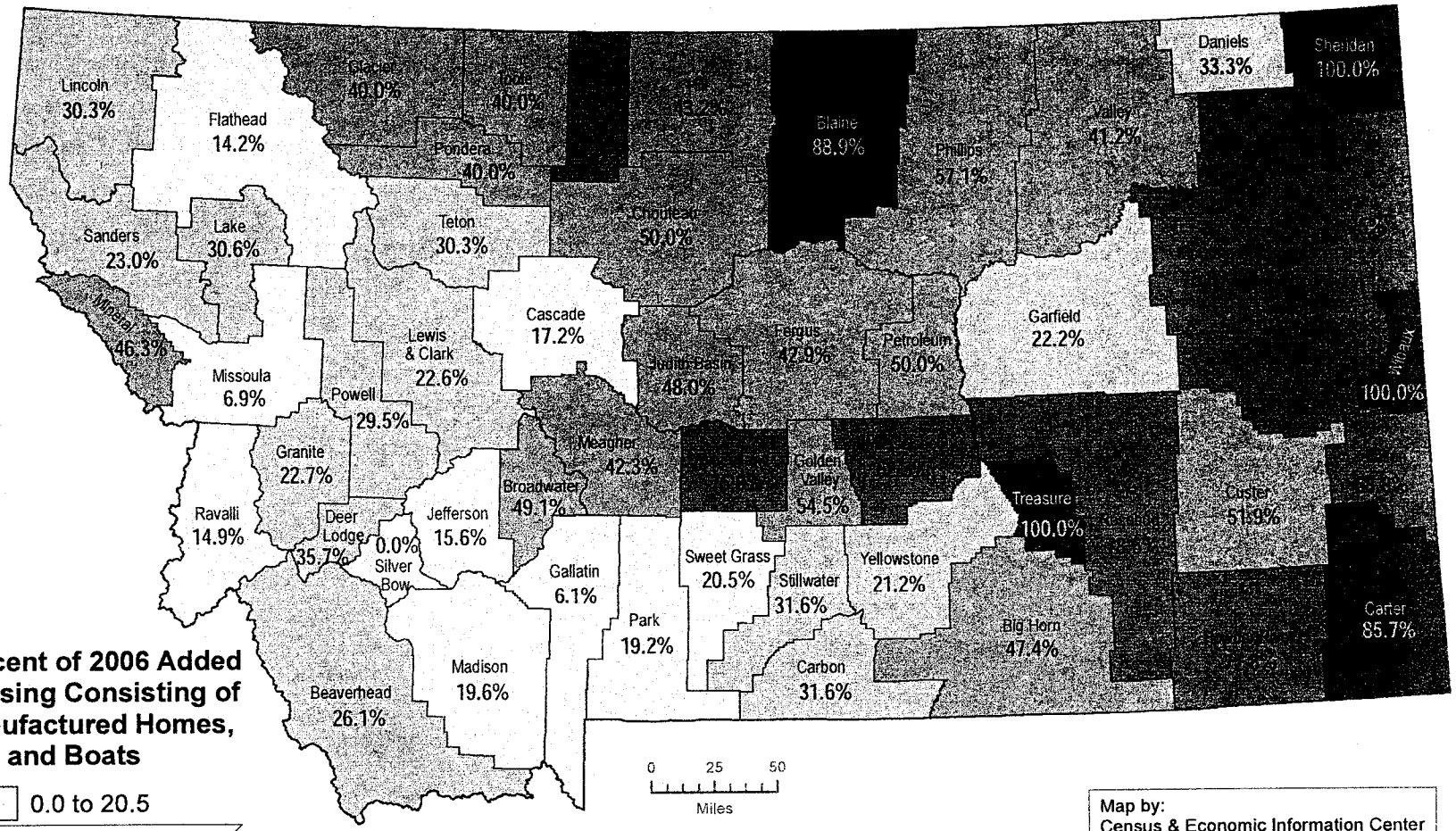
The Manufactured Housing Replacement Program provides a flexible source of financing for those interested in replacing their existing home, but who may not qualify for conventional mortgage financing. Commercial lending institutions have been far more interested in making loans closer to conventional mortgages terms with this program acting as a subordinate loan. First Interstate Bank in Red Lodge pointed out that their risk is significantly minimized when their mortgage is combined with Weatherization funds acting as a grant and this Replacement Program's funds keeping the debt service at a manageable level. Conversations between the HRCs and local lending institutions continue.

An additional issue identified by many communities, one that has changed since the initial research in support of this program was conducted, is the lack of used late-model homes (those manufactured after 1995). Due to the resurgence of the oil industry in Wyoming, North Dakota and eastern Montana, manufactured housing lots have been stripped of good used units. Rather than those newer used homes providing a low-cost source of replacement units for very low income households, they are being purchased by oil industry workers and/or employers in communities where housing is scarce. This has changed the possibility of financing used homes that cost from $15,000 to $20,000 to financing new

homes that start at $30,000 to $35,000, which represents a significant difference in loan payments for very low-income families.

As reported earlier, the DPHHS Weatherization Assistance Program has provided $50,000 each to District 11 HRC and District 7 HRDC to use in combination with this program. These funds will be used to offset the cost of decommissioning pre-1976 homes and providing down payment assistance on replacement homes.

Manufactured Homes, RVs and Boats as a Percent of Added Housing Units by County Montana - 2006



Percent of 2006 Added Housing Consisting of Manufactured Homes, RVs and Boats

- 0.0 to 20.5
- 20.6 to 35.7
- 35.8 to 57.1
- 57.2 to 80.0
- 80.1 to 100.0

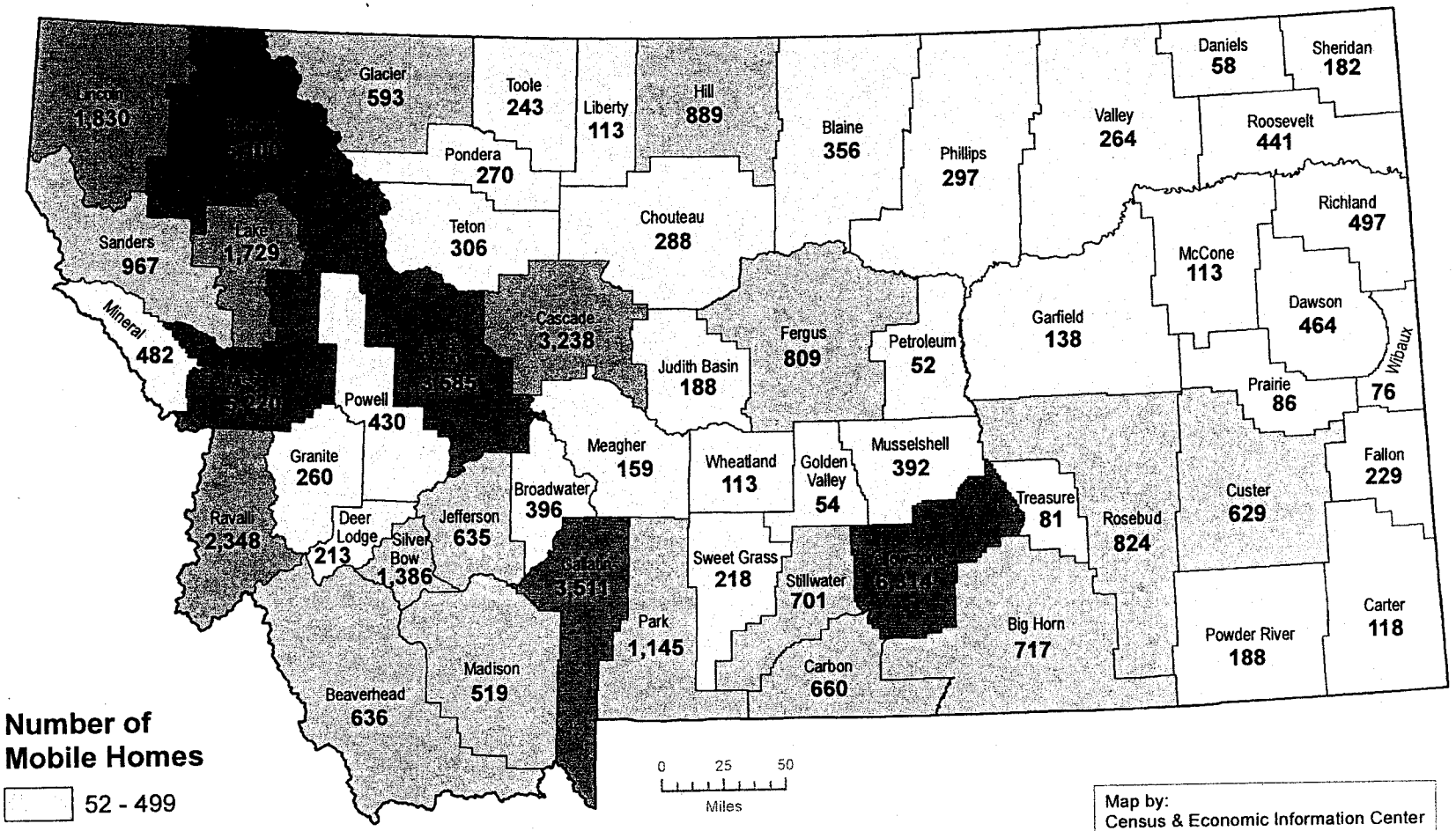
Montana percent is 20.6

Map by:
Census & Economic Information Center
Montana Department of Commerce
301 S. Park Ave, Helena, MT 59601
406-841-2740 email: ceic@mt.gov
http://ceic.mt.gov

June 2008 - MobileHomes2006New.mxd

Source: Montana Department of Labor and Industry, Electrical Permits and Montana Building Industry Association

Number of Occupied Mobile Housing Units by County
Montana - Census 2000



Number of Mobile Homes

- 52 - 499
- 500 - 1,499
- 1,500 - 3,499
- 3,500 - 6,314

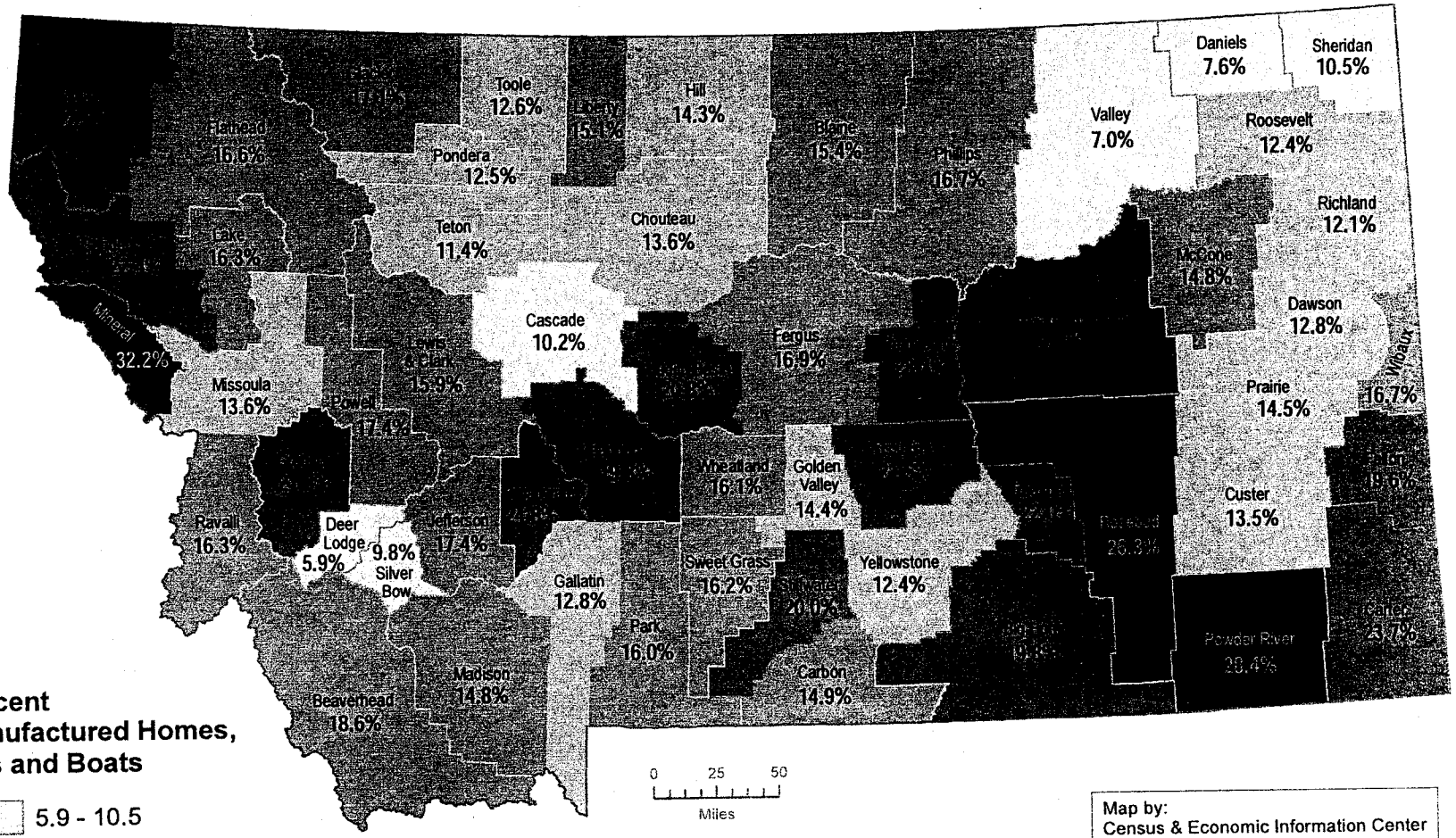
In Census 2000, Montana had 51,750 occupied mobile homes.

Map by:
Census & Economic Information Center
Montana Department of Commerce
301 S. Park Ave, Helena, MT 59601
406-841-2740 email: ceic@mt.gov
http://ceic.mt.gov

September 2008 - MobileHomesCount2000.mxd

Source: U.S. Census Bureau, Census 2000, Table H32: Tenure By Units In Structure: Occupied Housing Units.

Manufactured Homes, RVs and Boats as a Percent of Total Housing Units by County Montana - Census 2000



Percent Manufactured Homes, RVs and Boats

- 5.9 - 10.5
- 10.6 - 14.5
- Montana percent is 14.6
- 14.6 - 18.6
- 18.7 - 24.8
- 24.9 - 32.2

Map by:
Census & Economic Information Center
Montana Department of Commerce
301 S. Park Ave, Helena, MT 59601
406-841-2740 email: ceic@mt.gov
http://ceic.mt.gov

June 2008 - MobileHomes2000.mxd

Source: U.S. Census Bureau, Census 2000

Performance Measurement Report

Manufactured Home Renovation Revolving Loan Program	Agency/Program #:	6501-74-I1
	Division:	Housing
	Program:	

Agency Name:	Department of Commerce	
Agency Contact:	Bruce Brensdal	841-2844
LFC Contact:	Representative Ripley, Representative Erickson	
LFD Liaison:	Pam Joehler	444-2722
OBPP Liaison:	Mark Bruno	444-4588

Program or Project Description:

Manufactured Home Replacement Program. To develop a program to permanently remove dilapidated pre-HUD Code (1976) owner occupied manufactured housing from Montana's housing stock and provide financing for safe, decent, energy efficient, and affordable replacement housing

Appropriation, Expenditure and Source

	2008		2009		
Fund Name:	**Approp.**	**Expended**	**Approp.**	**Expended**	**Approp & Expenditure numbers are as of April 15, 2008**
General Fund					
State Special					
Federal Funds					
Total:	**$0**	**$0**	**$0**	**$0**	

Legislative Goal(s):

To implement a pilot project that initially targets a modest number of mobile home homeowners throughout the state for affordable removal and replacement home financing.

Legislative Performance Measures :

Hire the FTE approved in the legislation. This position would be developed to address the issue of mobile homes in Montana and would develop a plan to meet the goals, objectives and measures of the program.

Expand the initial research and inventory conducted by the Missoula and Billings Human Resource Councils. Identify more specifically the issue in each area and possible candidates that are more likely to use a financing product as proposed.

Reach out to communities as a resource as they struggle with mobile home issues in their areas.

Identify other partnerships to assist in financing these units to demonstrate the amount of other funding that can be leveraged.

Research other state governments such as Alaska, New Hampshire, and Vermont mobile home replacement programs to help to effectively and efficiently develop the program.

Identify opportunities and design a financing package to develop a pilot project that the loan funds can be used for. This would demonstrate in a real world deal how an ongoing program would function and how it would leverage other funding to serve as many households as possible.

2009 Biennium Significant Milestones:	Completion Dates **Target**	**Actual**
1 Report findings and legislative alternatives for the next session		
2		
3		
4		
5		

6

Agency Performance Report:

SEE ATTACHED

LFD Narrative:

LFD ASSESSMENT: Critical

DATA RELEVANCE: Some of the information reported in the Agency Performance section relates to the legislative goals and performance measures.

APPROPRIATION STATUS: Appropriation and expenditure data were not provided

ISSUES: Unable to discern meaningful progress from information submitted by the agency.

OPTIONS:
1) Dismiss from further review
2) Review again in October 2008
3) Request additional information
4) Upgrade or downgrade the rating

POTENTIAL QUESTIONS FOR THE COMMITTEE:
- What steps are being taken to turn the situation around?
- What kind of progress is anticipated by the time session convenes?
- Have there been any positive unintended outcomes of this situation?
- What are the low or no cost solutions to the factors impeding success?
- What is the plan for the next biennium?
- Is there a need for a drastic change in course?
- How much is anticipated for reversions?
- What MT population is not receiving services due to the delay?
- What is the risk to the state if the activity was abandoned?

Version	Date	Author	Change Description

	5/21/2008	Joehler

Added LFD narrative; cut & pasted from agency submitted documer

Filled the position (approved by the legislature) on February 19, 2008. The person hired worked with the Billings and Missoula HRDCs in 2006 to conduct their initial manufactured housing research and inventory work. Her knowledge of manufactured housing issues in Montana will assist in the timely implementation of the program.

Identified the Billings and Missoula areas (Yellowstone, Sweet Grass, Carbon, Big Horn, Missoula, Ravalli and Mineral Counties) as having the highest percentage of manufactured housing stock, along with high percentages of their waiting lists for their Weatherization Assistance Program (WAP) residing in manufactured housing. The program will initially target households on the WAP waiting list. HRDCs already manage that DPHHS-sponsored program and maintain waiting lists for their areas. Most HRDCs also have housing loan programs and have the capacity to qualify households, underwrite and complete loan documents and then service those loans. Building on existing programs and capacity increases the efficient use of WAP and MHR funds, as well as state and HRDC staff resources.

Reached communities through discussions with HRDC directors. Secured the WAP commitment to invest $100,000 in this pilot project to offset the cost of replacement housing, specifically to transport and place replacement homes and to remove dilapidated housing for recycling and/or for transporting to appropriate landfills. Work has begun to educate commercial lenders of the risk that is mediated through the use of WAP and this program's funds in order to encourage their participation in financing the replacement housing. This program may play a key role in financing households that might have otherwise looked to sub-prime lending or to other financing products with high interest rates and fees to finance their replacement homes.

Continue conversations with officials in New Hampshire, in particular. Other divisions within Commerce and with the MSU extension office have also completed some research, which act as the starting point for this program's efforts. Received commitment from the Montana HomeOwnership Network (MHN) to participate in the program in areas where HRDCs do not have active housing programs.

Designed financing package largely based on existing down payment and closing cost assistance programs administered by HRDCs and MHN. Existing loan documents and underwriting criteria will be utilized, which minimizes need for getting HRDC and MHN staffs trained in this pilot project. The use of WAP funds will offset costs to decommission pre-HUD code homes as this program develops procedures for recycling portions of the homes and then certifying that the remaining materials are transported to appropriate landfills, thereby preventing older homes from being resold as dwellings.

June 2008

GOVERNOR'S OFFICE OF
BUDGET AND PROGRAM PLANNING

Goals/Objectives

Complete your draft of the following information for each agency goal and related objectives. This will be reviewed by the policy and budget staff. Do not exceed two pages.

- Save the document in the Guest Directory\Performance Indicators in your agency folder, named in the following format: **aaaa.ppp.vv** Where aaaa is the agency number, ppp is a number of your choice to identify each goal, and vv is the version number. The first version should be 01, then 02, etc.
- Send your OBPP budget analyst a message when you have saved a document(s) in the file.

Agency Contact: Bruce Brensdal **Phone Number:** 841-2844
Agency Name: Commerce
Division: Housing
Program (identify and briefly describe): Manufactured Home Replacement Program. To develop a program to permanently remove dilapidated pre-HUD Code (1976) owner occupied manufactured housing from Montana's housing stock and provide financing for safe, decent, energy efficient, and affordable replacement housing.

List a single goal and brief description:
To implement a pilot project that initially targets a modest number of manufactured housing homeowners throughout the state for affordable removal and replacement home financing.

For the purposes of:
Replacing or converting depreciating manufactured homes classified as personal property to real estate assets with appreciating values;

Reducing energy consumption and costs for these targeted households;

Removing continuing community blight by permanently removing the re-circulating dilapidated mobile homes from the housing stock.

Describe the performance measures related to this goal:
Hire the FTE approved in the legislation. This position would be developed to address the issue of manufactured housing in Montana and would develop a plan to meet the goals, objectives and measures of the program.

Expand the initial research and inventory conducted by the Missoula and Billings Human Resource Development Councils. Identify more specifically the issue in each area and potential households that are likely to use a financing product as proposed.

Reach out to communities as a resource as they struggle with manufactured housing issues in their areas. Identify other partnerships to assist in financing these units to demonstrate the amount of other

funding that can be leveraged.

Research other state government manufactured housing programs such as those in Alaska, New Hampshire, and Vermont to help to effectively and efficiently develop this program.

Identify opportunities and design a financing package to disburse the loan funds as part of this pilot project. This would demonstrate in a real world deal how an ongoing program would function and how other funding sources would be leveraged to serve as many households as possible.

List significant milestones and target dates to be completed in the 2009 Biennium:
Report findings and legislative alternatives for the next session.

Describe the current status of the measurements related to the goal:
Filled the position (approved by the legislature) on February 19, 2008. The person hired worked with the Billings and Missoula HRDCs in 2006 to conduct their initial manufactured housing research and inventory work. Her knowledge of manufactured housing issues in Montana will assist in the timely implementation of the program.

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Montana Department of Commerce
Analysis of Appropritions & Expenditures - LFD Performance Management Project
William Hoffmann (841-2720)

4/17/2008

(1) BRD Tribal Economic Development Grants (ICED) 6501-51-I1 - April 15, 2008 Expenditures

Fund	FY 2008 Appropriation	FY 2008 Expenditures	FY 2008 Variance	FY 2008 %	FY 2009 Appropriation	FY 2009 Expenditures	FY 2009 Variance	FY 2009 %
General Fund	$ 798,496.00	$ 243,650.13	$ 554,845.87	30.51%	$ 798,548.00	$ -	$ 798,548.00	0.00%
State Special	$ -	$ -	$ -	0.00%	$ -	$ -	$ -	0.00%
Federal	$ -	$ -	$ -	0.00%	$ -	$ -	$ -	0.00%
	$ 798,496.00	$ 243,650.13	$ 554,845.87	30.51%	$ 798,548.00	$ -	$ 798,548.00	0.00%

(2) BRD New Worker Training Program 6501-51-I2 - April 15, 2008 Expenditures

Fund	FY 2008 Appropriation	FY 2008 Expenditures	FY 2008 Variance	FY 2008 %	FY 2009 Appropriation	FY 2009 Expenditures	FY 2009 Variance	FY 2009 %
General Fund	$ 3,997,361.00	$ 570,683.95	$ 3,426,677.05	14.28%	$ 3,997,450.00	$ -	$ 3,997,450.00	0.00%
State Special	$ -	$ -	$ -	0.00%		$ -	$ -	0.00%
Federal	$ -	$ -	$ -	0.00%		$ -	$ -	0.00%
	$ 3,997,361.00	$ 570,683.95	$ 3,426,677.05	14.28%	$ 3,997,450.00	$ -	$ 3,997,450.00	0.00%

(3) CDD Community Technical Assistance Program (CTAP) 6501-60-I1 - April 15, 2008 Expenditures

Fund	FY 2008 Appropriation	FY 2008 Expenditures	FY 2008 Variance	FY 2008 %	FY 2009 Appropriation	FY 2009 Expenditures	FY 2009 Variance	FY 2009 %
General Fund	$ 166,026.00	$ 93,965.43	$ 72,060.57	56.60%	$ 166,170.00	$ -	$ 166,170.00	0.00%
State Special	$ -	$ -	$ -	0.00%	$ -	$ -	$ -	0.00%
Federal	$ -	$ -	$ -	0.00%	$ -	$ -	$ -	0.00%
	$ 166,026.00	$ 93,965.43	$ 72,060.57	56.60%	$ 166,170.00	$ -	$ 166,170.00	0.00%

(4) HD Manufactured Home Renovation Revolving Loan Program 6501-74-I1 - April 15, 2008 Expenditures

Fund	FY 2008 Appropriation	FY 2008 Expenditures	FY 2008 Variance	FY 2008 %	FY 2009 Appropriation	FY 2009 Expenditures	FY 2009 Variance	FY 2009 %
General Fund	$ 408,723.00	$ 358,514.28	$ 50,208.72	87.72%	$ 50,407.00	$ -	$ 50,407.00	0.00%
State Special *	$ 177,443.00	$ 190.59	$ 177,252.41	0.11%	$ 177,443.00	$ -	$ 177,443.00	0.00%
Federal	$ -	$ -	$ -	0.00%	$ -	$ -	$ -	0.00%
	$ 586,166.00	$ 358,704.87	$ 227,461.13	61.20%	$ 227,850.00	$ -	$ 227,850.00	0.00%

*** Biennial Appropriation**

(5) BRD Research & Commercialization 651-50-G1 - April 15, 2008 Expenditures (NOT REPORTING IN JUNE 2008 - FYI ONLY)

Fund	FY 2008 Appropriation	FY 2008 Expenditures	FY 2008 Variance	FY 2008 %	FY 2009 Appropriation	FY 2009 Expenditures	FY 2009 Variance	FY 2009 %
General Fund	$ 3,650,000.00	$ 3,650,000.00	$ -	100.00%	$ 3,650,000.00	$ -	$ 3,650,000.00	0.00%
State Special	$ 4,450,750.00	$ 3,107,728.62	$ 1,343,021.38	69.82%	$ 4,451,857.00	$ -	$ 4,451,857.00	0.00%
Federal	$ -	$ -	$ -	0.00%	$ -	$ -	$ -	0.00%
	$ 8,100,750.00	$ 6,757,728.62	$ 1,343,021.38	83.42%	$ 8,101,857.00	$ -	$ 8,101,857.00	0.00%

Montana Department of Commerce

Housing Division

and the

Montana Board of Housing

Presented by

Bruce Brensdal, Administrator

The Montana Board of Housing

is helping to educate and inform our first-time homebuyers.

MBOH
Montana Board of Housing

We partner with NeighborWorks Montana to offer Homebuyer Education Classes and Financial Fitness Classes.

Montana has a significantly lower foreclosure rate than the rest of the nation, due in part to our informed first-time homebuyers.

Our rate is 5.78%

Nearly $10 million still available for:

- First-time homebuyers
- Low to moderate income
- Loans up to 97% of home value
- 30-year mortgages
- Low fixed-rate

[redacted]

Homebuyer Education and Homeownership Planning

NWMT offers in-depth information on all aspects of homeownership through a series of classes. Classes fill up quickly, so be sure to register right away by calling the Homebuyer Educator nearest you, as shown on the Homebuyer Education calendar. You must graduate from homebuyer education to qualify for an NWMT loan. Homebuyer Educators can also provide personal one-to-one planning about homeownership.

The first step to creating successful homeowners is education. Educated homeowners stay in their homes longer, take pride in their properties, and have one-third less foreclosures. NWMT partners offer a variety of classes including:

- Homebuyer Education Classes - an eight to nine hour series covering all aspects of the home buying process, including valuable home maintenance information. Classes are open to everyone.
- Financial Fitness - covers information on budgeting and credit.

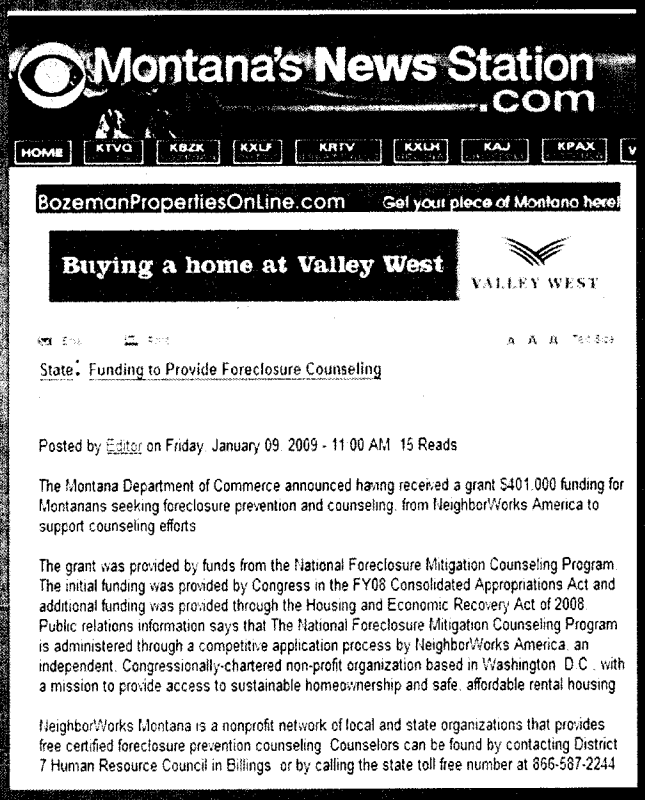
Go to **housing.mt.gov** and click the link.

The Montana Board of Housing also helps families to maintain homeownership.

The Montana Board of Housing recently received a $401,000 grant from NeighborWorks America to continue to fund Foreclosure Prevention Counseling.

Our partner, Neighborworks MT will deliver certified counseling to any homeowner in Montana who needs it.

Go to **housing.mt.gov** and click the link to see additional information and to see how to meet with a counselor in your area.



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BozemanPropertiesOnLine.com Get your piece of Montana here!

Buying a home at Valley West

VALLEY WEST

State: Funding to Provide Foreclosure Counseling

Posted by Editor on Friday, January 09, 2009 - 11:00 AM. 15 Reads

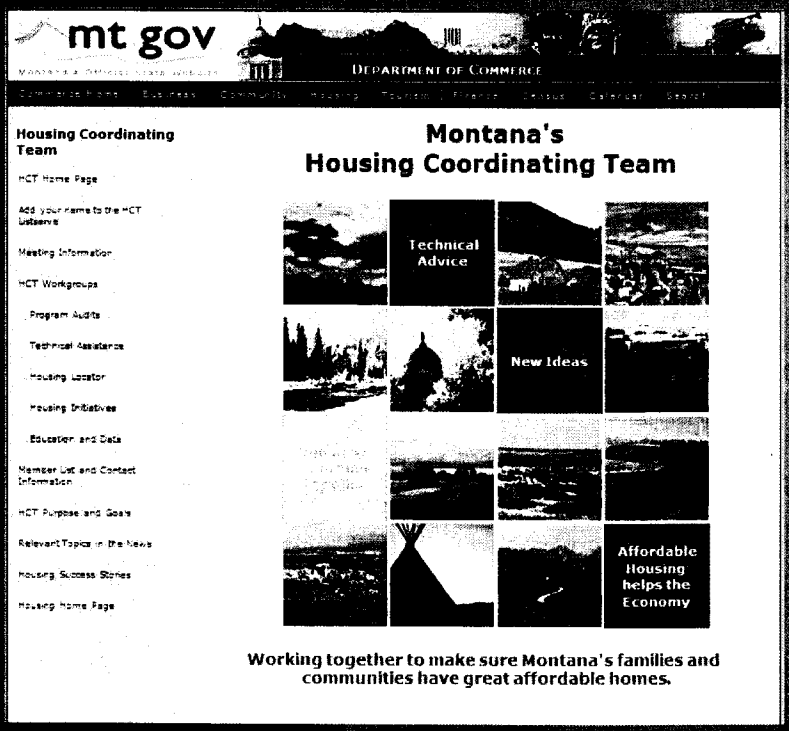
The Montana Department of Commerce announced having received a grant $401,000 funding for Montanans seeking foreclosure prevention and counseling, from NeighborWorks America to support counseling efforts.

The grant was provided by funds from the National Foreclosure Mitigation Counseling Program. The initial funding was provided by Congress in the FY08 Consolidated Appropriations Act and additional funding was provided through the Housing and Economic Recovery Act of 2008. Public relations information says that The National Foreclosure Mitigation Counseling Program is administered through a competitive application process by NeighborWorks America, an independent, Congressionally-chartered non-profit organization based in Washington, D.C., with a mission to provide access to sustainable homeownership and safe, affordable rental housing.

NeighborWorks Montana is a nonprofit network of local and state organizations that provides free certified foreclosure prevention counseling. Counselors can be found by contacting District 7 Human Resource Council in Billings, or by calling the state toll free number at 866-587-2244.

The Housing Coordinating Team

Go to **housing.mt.gov** and click on **Housing Coordinating Team** link



Created by MDOC: an informal gathering of housing people, federal, state, non-profits, market developers, housing authorities, community leaders, economic development folk, etc.

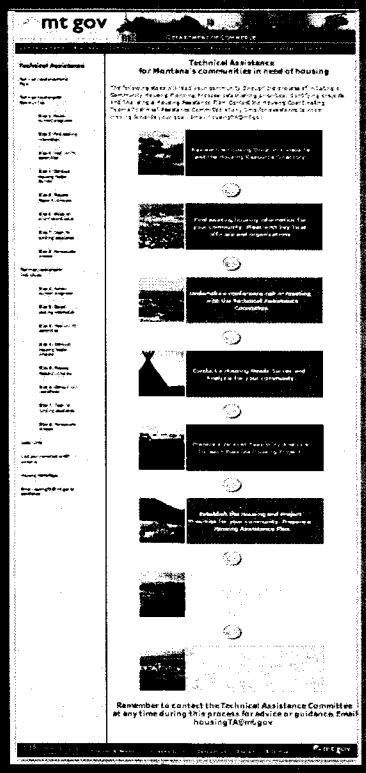
A creative group who try to overcome obstacles and get things done.

Recent workgroups:

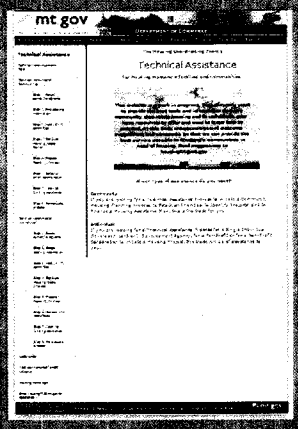
- Coordination of Program Audits
- Technical Assistance
- Housing Locator
- Housing Initiatives-Fed & State
- Education and Data – White Paper
- Affordable Housing Solutions
- Infrastructure Solutions

Housing Technical Assistance

Guidance for communities who need housing
and
for individuals who have skills and resources to offer

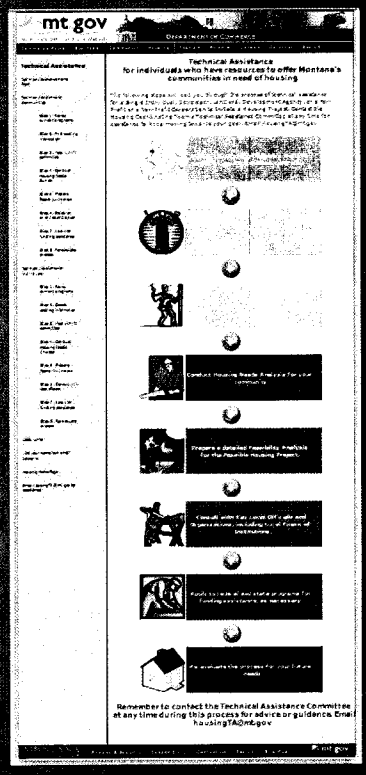


Go to housing.mt.gov
click on
Technical Assistance



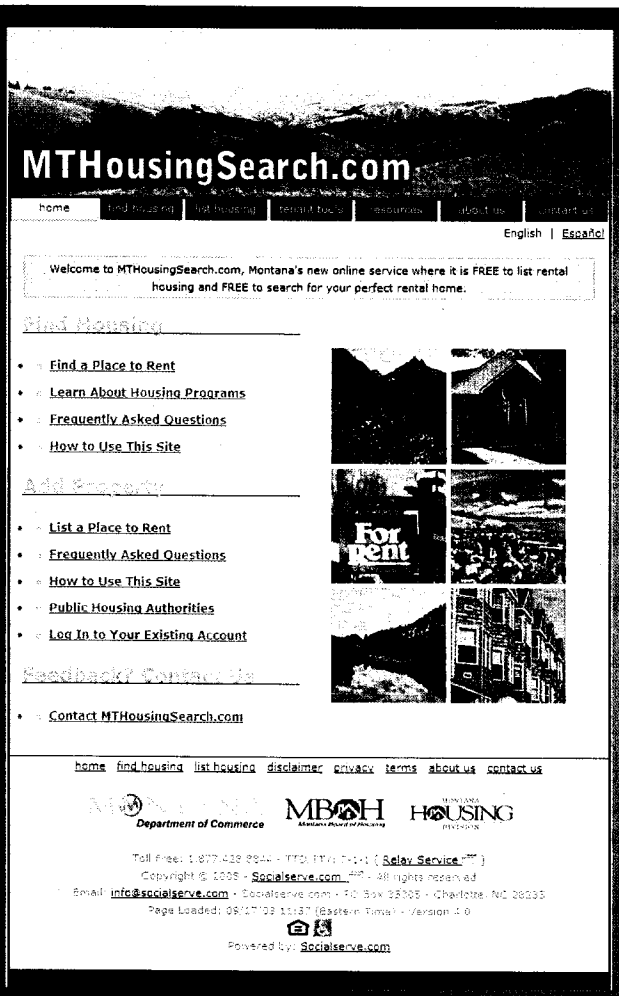
communities

Individuals



We will provide information and resources for each stage of the process; from need assessment to completion.

We are committed to help in every way possible.

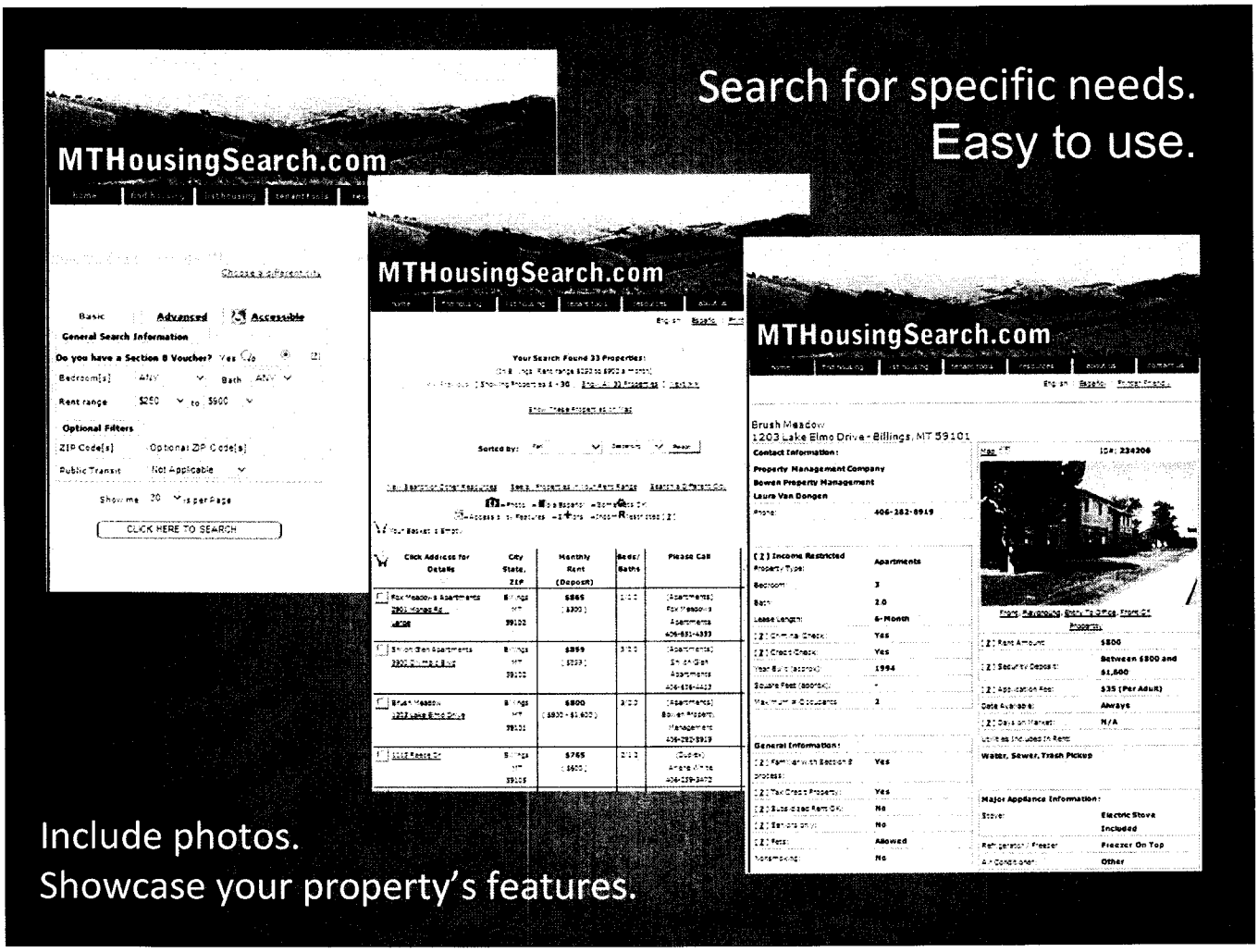


Montana Department of Commerce
Housing Division
and the
Montana Board of Housing

are proud to present
the

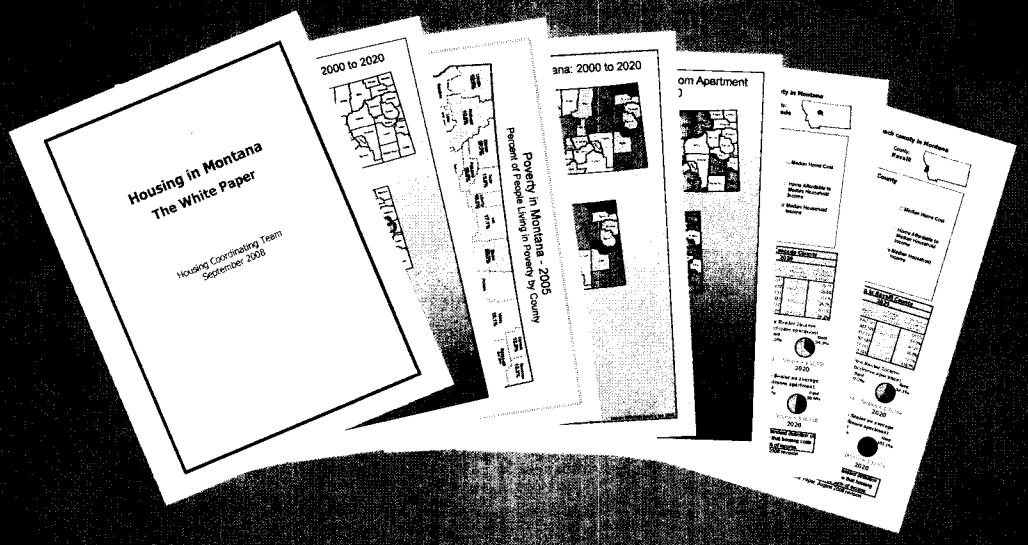
MTHousingSearch.com
website

100% FREE Resource
for Renters, Landlords, Property Managers,
Agencies and Organizations.


MTHousingSearch.com
Search for specific needs.
Easy to use.
MTHousingSearch.com
MTHousingSearch.com
Include photos.
Showcase your property's features.

Housing in Montana ~ The White Paper

by the Housing Coordinating Team



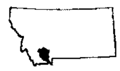
Full of income and housing cost data and statistics from Montana, combined and compared to give a snapshot of what is going on today. Also includes conservative projections based on past trends to illuminate what the future might look like, if we do not take action now.

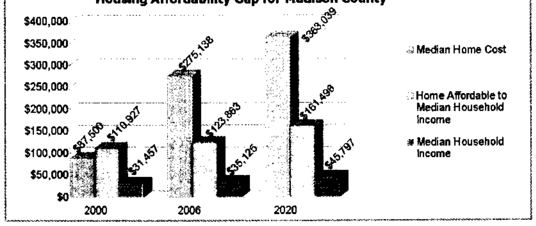
Example of a White Paper County Data Page

Housing Statistics and Projections for each county in Montana

This data has been collected by the Housing Coordinating Team for this White Paper in an effort to document the housing affordability problems experienced by Montanans in 2006 and to predict the potential face of the problem in 2020, if no changes are made to current practices and trends.

County: **Madison**





Select Occupations Relative to the Affordability of Housing in Madison County	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$28,132	$275,138	[illegible]	25.5%	$28,636	$363,039	[illegible]	40.3%
Licensed Practical Nurse	$29,280	$275,138	($171,887)	24.5%	$38,176	$363,039	($228,416)	30.2%
Police Officer	$38,590	$275,138	[illegible]	18.6%	$50,315	$363,039	[illegible]	22.9%
Elementary School Teacher	$32,160	$275,138	($161,732)	22.3%	$41,931	$363,039	($215,177)	27.5%
Retail Salesperson	$18,580	$275,138	[illegible]	38.5%	$24,225	$363,039	[illegible]	47.6%
Senior on the average SSI	$12,352	$275,138	($231,592)	58.0%	$18,009	$363,039	($299,534)	64.0%

* (red) **indicates shortfall**

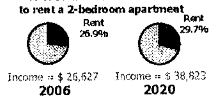
Housing Units and Structure-type data for Madison County
Homeownership rate in 2000 = 70.4%
Households in 2006 = 720
% change in population, 2006 to 2020 = 17.4%
% change in households, 2006 to 2020 = 20.2%

Estimated Housing Units needed by 2020 in Madison County

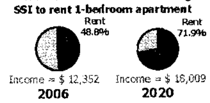
Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	836	3,796	5,291	1,495
Single-family	485	3,096		?
Multi-family	30	247		?
Manufactured Home	321	453		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment



% of Income of a Senior on average SSI to rent 1-bedroom apartment



The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Montana Department of Commerce, Housing Coordinating Team, White Paper, August 2008 revision

housing.mt.gov

A virtual plethora of useful Housing information is available from this one page.

MBOH program information

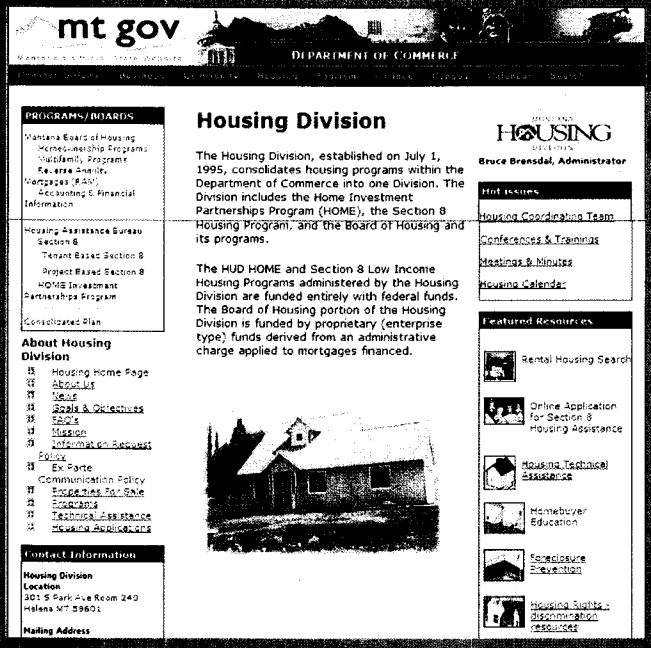
S8 & HOME program information

Consolidated Plan

Housing Division Information

Housing Applications

Contact Information



HCT meeting information, sign up for email updates

Upcoming conference and training opportunities

MBOH meeting information

Calendar

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Foreclosure Prevention

Resources for tenants and landlords

We always value your feedback and suggestions.

Comments or Questions ???

Bruce Brensdal
Housing Division, Administrator
Board of Housing, Executive Director

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bbrensdal@mt.gov
406-841-2844

Thank you, sincerely for your time.

Housing in Montana

The White Paper

Housing Coordinating Team
September 2008

Montana Housing White Paper
September 2008

Introduction

Where will Montana be in the year 2020? Most Montanans would support a vision for the future that includes a vibrant economy and a high quality environment, good paying jobs and communities that offer quality public services and places to live that all Montana citizens can afford. The key to achieving the future we prefer is to start now.

Where is Montana now? Key indicators show that Montana has the potential to move toward this vision for 2020. Although Montana still ranked second to the bottom nationally in terms of average wage rates in 2007, the state's economy had one of the highest growth rates in the nation. Between 2003 and 2006, the Montana economy averaged an annual growth rate of 6.7 per cent.[1] It is likely that Montana will be less affected by the current downturn in the nation's economy, because Montana's economy is reliant on commodities that are likely to see continued strong demand.[2] However, shortages of workforce housing affordable to Montanans' incomes are limiting economic growth.[3] At the same time, increasing numbers of families each year can't find housing at all and are homeless.[4] Local communities are struggling to keep up with environmental standards for public water and sewer.[5] While Montanans value wide open spaces and low population density, these factors also contribute to Montana ranking seventh in the nation in gas consumption per capita.[6]

Montana's 70,000 Native Americans struggle with many of the same housing impediments faced by of other rural communities including poor economies, lack of infrastructure and scarce community agencies charged with building and renovating what little housing exists. Additionally, Indian reservations in Montana had virtually no housing resources until the early 1970s when the federal Department of Housing and Urban Development (HUD) was authorized to enter into agency agreements with Tribes. This program gave some relief to the reservations but fell far short of meeting the need. Obtaining accurate information as to the actual housing need on the reservations is difficult due to varying reasons, from household reluctance to reporting actual household size in fear of loss of services to chronic under estimating Indian population during census counts. The Tribally Designated Housing Authority annual performance reports (Indian Housing Plan) indicate shortages of housing on all of Montana's seven Indian

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[1]U.S. Bureau of Economic Analysis Gross Domestic Product.
[2]Comments by Paul Polzin, Montana Bureau of Business and Economic Research, Economic Forecast Seminar, Helena, Montana, January 2008.
[3]Montana Economic Development Association (MEDA) members across the state reported the shortage of workforce housing as the most critical issue facing economic development in 2007.
[4]2007 Montana Statewide Homeless Survey Summary. For the first time, families constituted over 50% of homeless people in Montana in 2007.
[5]The Montanan Community Development Block Grant program has had less than 50% of the funds needed to meet the number of applications submitted for the past three years. Similarly, the Treasure State Endowment was able to fund less than half of the projects submitted in 2008.
[6] National Priorities Project Database, 2001 via StateMaster Website.

Reservations. The shortage of housing forces many Indian families to live in towns off the reservation and commute. Others live in overcrowded conditions.[7]

These trends don't lead in the direction of a positive vision for 2020. What will Montanans say from the year 2020 looking back; did Montanans rise to the challenge of providing sustainable, livable, affordable communities?

Montana needs to take comprehensive actions now that recognize that nothing can be done to address one aspect of Montana's future in isolation from other parts of the vision – economic development, environmental, energy, infrastructure and housing policy all affect each other. Our efforts for the future must integrate all of these concerns. By starting now in 2008, Montana has one major advantage; it is much easier to integrate economic, environmental, energy and housing concerns moving forward than to try to do it after the fact.

This paper focuses on housing as the entry point to integrate policies and steps toward the future because housing is a critical link in the chain of steps that Montana must make to move toward the vision of 2020. Here are several reasons why housing is a good place to start.

1. Housing development patterns affect energy consumption and environmental quality for the future. Lower density housing patterns (one acre or more per dwelling unit) build in higher auto fuel consumption and emissions by increasing transportation costs for the homeowner. Lower density housing patterns also consume farm and ranch land, and are increasingly unaffordable to the many Montana households. On the other hand, higher density housing (five units to the acre or more) in cities and towns affects the quality of life in neighborhoods. Local communities have the opportunity to chart a course for the future, but to do so wisely requires full understanding of the costs, tradeoffs, and responsibilities communities face in meeting the housing needs of all local residents in light of rising energy costs.

2. Housing shortages are hampering economic development and community safety and cohesion.[8] The shortage of workforce housing, i.e., housing affordable to prospective employees, is curtailing local economies. Community health and safety suffers when police, fireman, nurses and emergency response workers can't find housing in or close to the cities and towns in which they work. (See Sidebar on Emergency Response time in Missoula). Across the state, local communities report that they are unable to hire essential workers like nursing aids and teachers because of the lack of housing (See sidebars on Affordable Housing shortages in Madison County and Eastern Montana). Community sustainability suffers when families are unable to live and work in the same town with their elders or where their children go to school.

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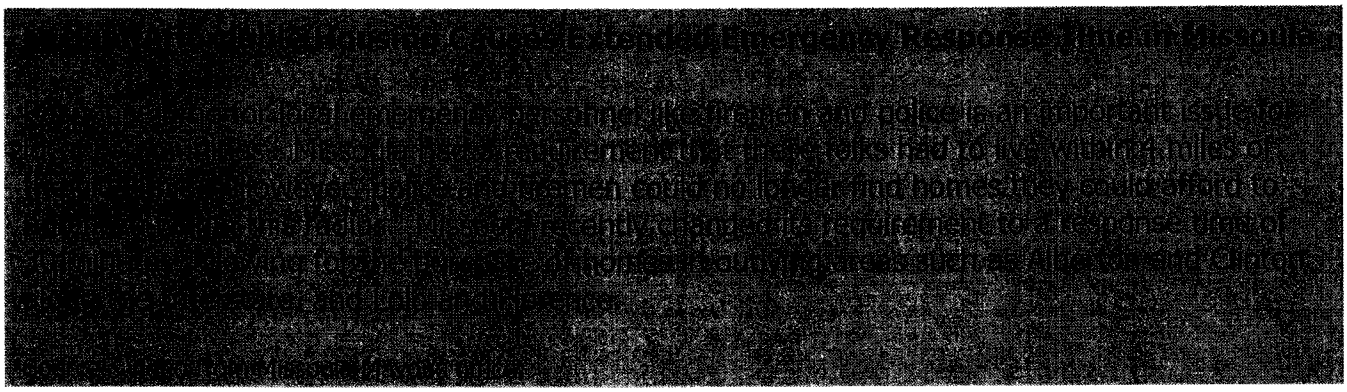
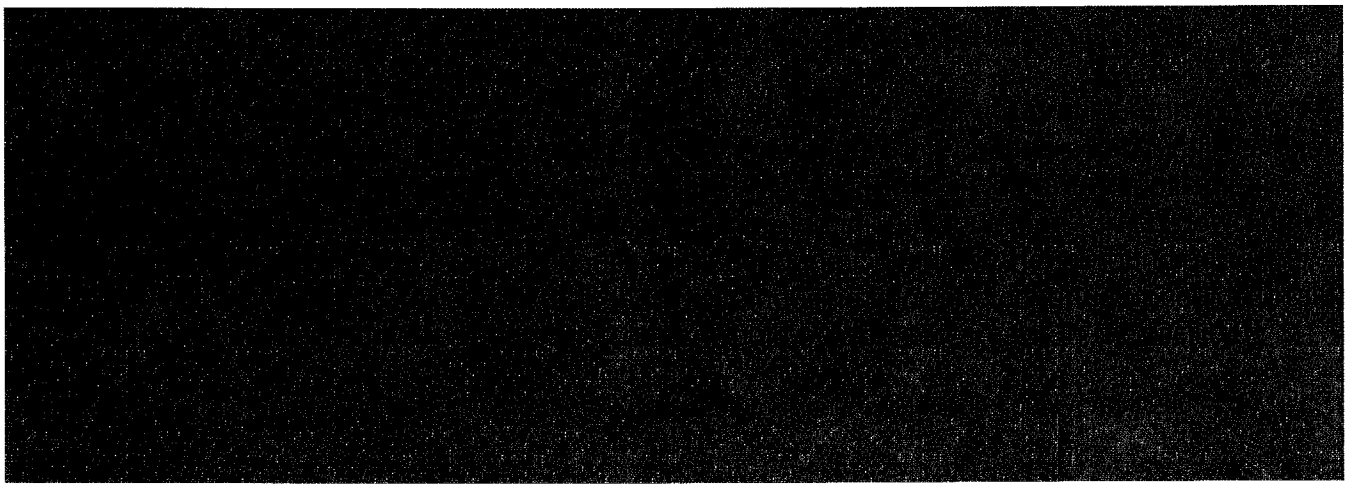
[7]Montana American Indian Housing Task Force, spring, 2008.
[8]Montana Economic Development Association.



3. Housing development patterns also affect the use of public resources now and for the future. Low density residential developments in many areas do not generate enough in local taxes to support the additional demands on public services, primarily because economies of scale don't pencil out when housing units are spread out.[9] (See sidebar on Infrastructure costs in Helena) Rising energy costs make transportation-based services such as fire, police, and public transportation for low density areas even more challenging for local governments. Existing residents pay the difference when local taxes are spread too thin to maintain local services.[10]



4. Successes on the Montana Indian reservations in both the rental and homeownership areas are beginning to address housing shortages. Tribes have been able to improve infrastructures by using the Rural Housing Services (Rural Development) program and HUD Title VI loans. They have been able to create 263 rental housing by using the Low Income Housing Tax

[9] Sprawl Costs, Economic Impacts of Unchecked Development, Robert W. Burchell, Anthony Downs, Barbara McCann, and Sahan Mukherji, Island Press, Washington, 2005, p. 80;
[10] Ibid.

Credit Program. Tribes have created more homeownership opportunities through NeighborWorks America (trained native homebuyer educators) and the Montana Homeownership Network. The HUD 184 loan program created 181 Indian homeowners in Montana since it started in 1997. However, there are barriers that must be addressed to extend these success stories more widely across Montana Indian Reservations.[11]

The Unaffordable Cost of Infrastructure

Some Montana communities with public water and sewer have adjacent residential areas that were developed using individual wells and septic systems. If these individual systems begin to fail and threaten the underlying aquifer, the only alternative is extending lines from the public system for water and sewer. However, this can be costly. A recent study for extending public water and sewer to homes to the unincorporated Westside area of Helena indicated a cost of about $30 million for less than 400 homes. This comes to more than $75,000 per home.

Source: Sharon Haugen, Director, City of Helena Community Development Office.

Defining the Problem

Why is housing in short supply and increasingly less affordable for Montana households? The simple answer is that, in general, the cost of housing is going up more rapidly than household incomes. While the current housing market in Montana is slowing and showing some effects from the subprime lending collapse, underlying fundamental trends in increased housing costs make these effects temporary. For the long run, housing costs in Montana will likely continue to rise more rapidly than household incomes, increasing the gap between what the average Montana household can afford and the cost of renting or purchasing a home.

Examples of the Effects of Affordable Housing Shortage in Eastern Montana

Jordan reports that the physical therapist hired for its local medical facility turned down the job because there were no homes to rent or buy in Jordan. The Economic Development Committee from Baker reports that workers in Baker are driving up to 80 miles one-way to work, while a one-bedroom apartment rents for $800 a month.

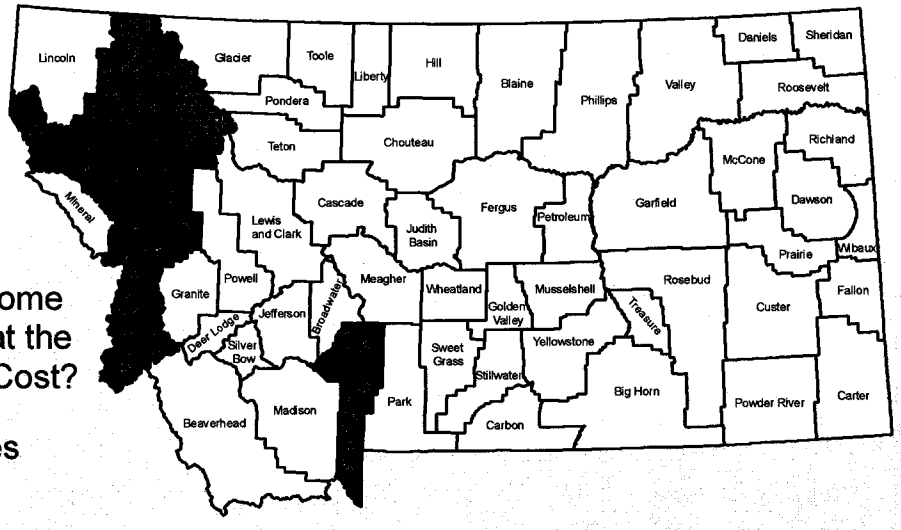
Source: NeighborWorks Montana

Montanans have been losing ground relative to the share of household budget that goes to housing. The maps on the next page indicate in red counties in Montana in which the median priced home was beyond the purchasing power of the median household income

[11]Montana American Indian Housing Task Force.

Housing Affordability - Montana: 2000 to 2020

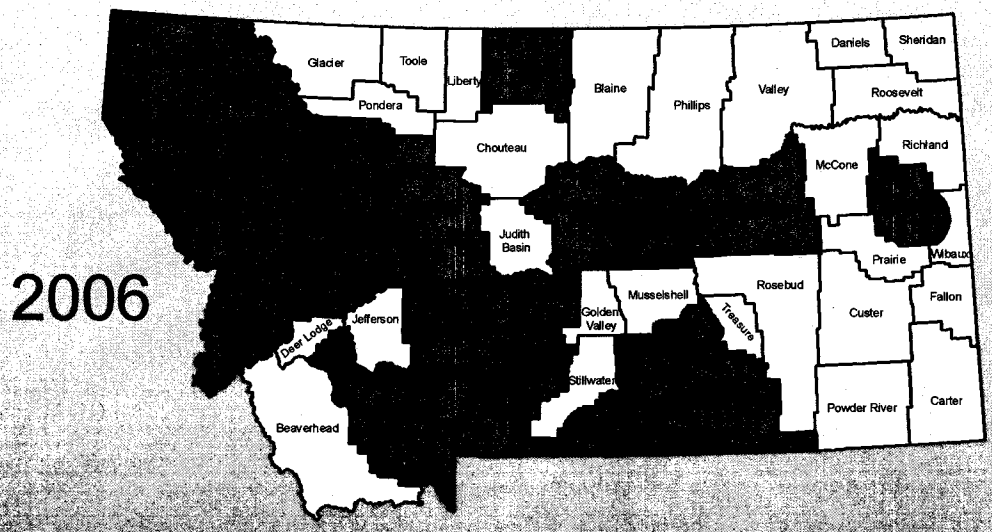
2000

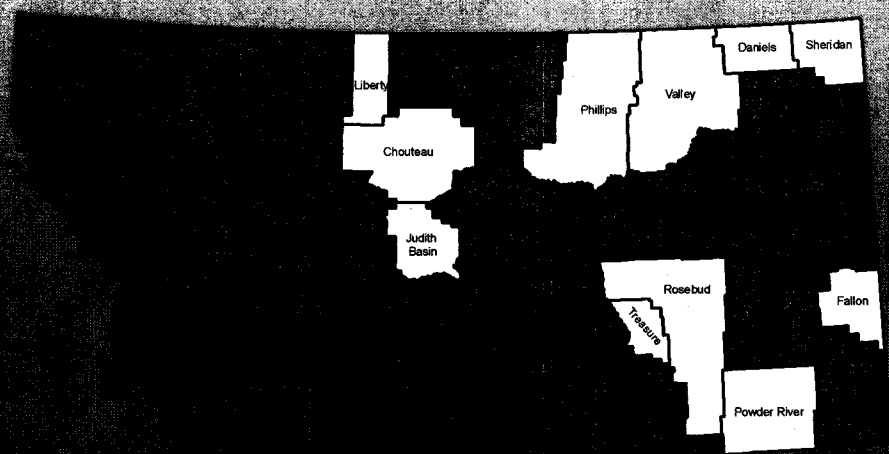


Can the county Median Household Income afford to buy a house at the county Median Home Cost?

No Yes

2006





for the years 2000 and 2006. The third map for 2020 illustrates where median home purchase costs and median income could be if underlying trends in housing costs and income growth continue. The projections for home purchase costs in 2020 were calculated by looking at the annual average increase in purchase price per county per year from 1998 through 2003. During this time, the statewide average increase in purchase price was 5% per year. The projections for house costs for 2020 began with the actual percent of change for each county from 1998 to 2003, then limited all counties with higher rates to the state average of 5%. The projections also set a floor for the low and declining counties of 2% a year to allow a conservative estimate for the rising costs of materials.[12] Income projections were based on actual change in the median household income per county from 2000 to 2005 using census estimates, prorated out to 2020.

Rental housing is also becoming less affordable to median income renter households. The share of income going for housing has been increasing since the mid-1970s when economists first began to notice that some households were exceeding 25% of household income for housing. Data indicate that 37.5% of Montana rental households were paying more than 30% of their incomes for housing, and 15.3% were paying more than 50%, at the time of the 2000 census.[13]The map on the next page shows in red the counties in which the median renter household income was unable to afford the median rent for a two-bedroom unit in 2000 and 2006 at 30% of income.[14] Projections for costs of rental housing for 2020 used the actual increase from 2000 to 2006, with an added 30% for utilities, then prorated to 2020. Projections for the median rental income used the same rate of change as median household income from 2000 to 2005, prorated to 2020.

What is meant by the term "affordable housing?" Housing is considered affordable when housing costs require no more than 30% of annual household income. As these maps show, the gap between median household income and median housing costs for both ownership and rental is widening and is likely to be much worse by the year 2020 if incomes and housing costs follow long term trends. In 2000, the median home price exceeded the purchase capacity of the median household income in 6 counties. By 2006, this was the case in 28 counties. By 2020, the median priced home could be beyond the purchasing power of the median household income in all but 13 Montana counties.[15] Similarly, the cost of renting is growing more quickly than renter median household incomes. Counties in which the median priced two bedroom unit is not affordable to the median renter household income numbered 25 in 2000, grew to 36 in 2006, and could go as high as 53 counties by the year 2020.

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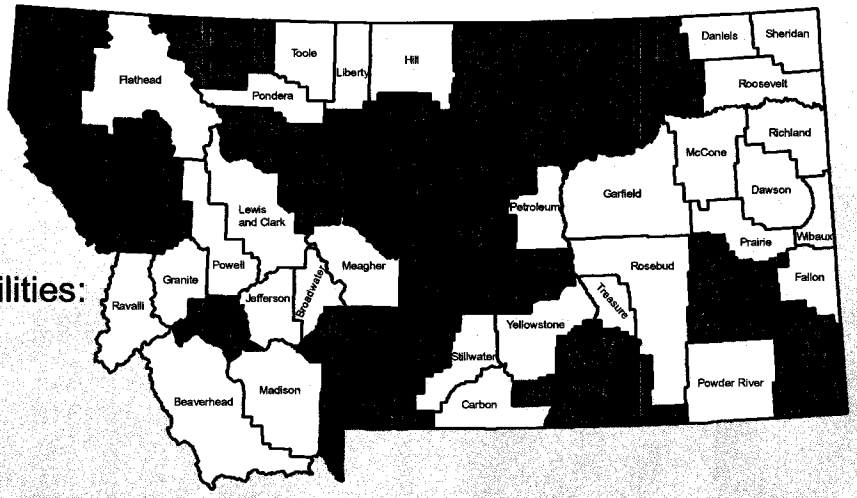
[12]Missoula Building Industry Association and Missoula Association of Realtors, "A Walking Tour of the Costs Associated with Development in the Missoula Urban Area," April, 2007, noted that the cost of building materials rose an average of 6.5% a year from 1996 through 2006.
[13]Montana Department of Commerce Consolidated Plan, 2007.
[14]National Low Income Coalition, "Out of Reach 2006."
[15]Projections of median household income per county from Bureau of Economic Analysis- US census 2005; projections of county median house prices based on data for 1998 and 2003 from the Center for Economic Research, Montana State University, Billings.

Affordability of Renting a Two Bedroom Apartment
Montana: 2000 to 2020

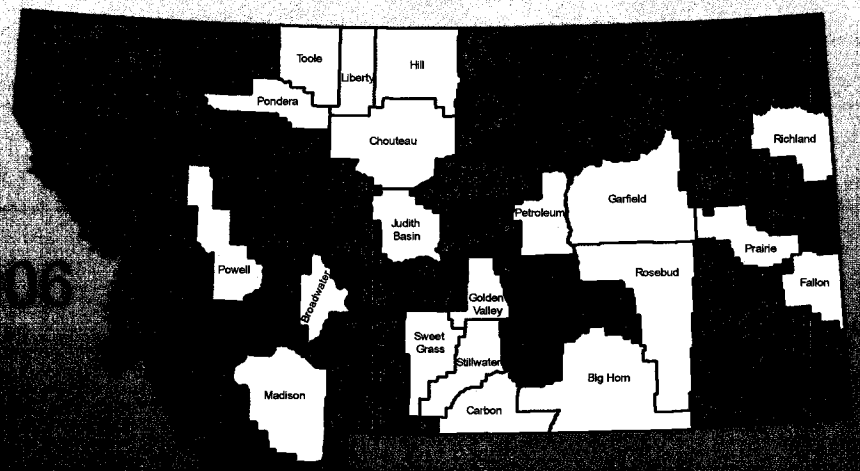
2000

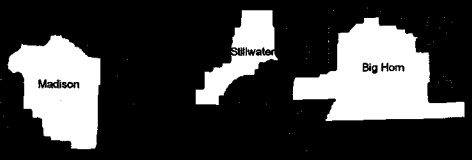


Percent of
Median Renter Income
required for rent and utilities:

- Greater than 30%
- Up to 30%

2006





These projections assume that Montana's historic slow growth in household income continues into the future, while housing costs continue to rise fueled by long term worldwide upward trends in costs. Overall, the statewide median price of a home in Montana grew by 50% from 2000 to 2006, while statewide median household income increased 18%.[16] Sustaining a vibrant economy to support better paying jobs addresses this gap between incomes and housing costs and is a key part of the vision for 2020; providing affordable workforce housing is an important part of achieving that vision.

Here are some of the long-term trends that are generating shortages of housing affordable to Montana household incomes:

1. In some areas, especially in eastern Montana, the housing shortage is due to years of little new home construction and rehabilitation of older housing stock, reducing the number of usable housing units. The building capacity is not available in some rural areas in the state, and when these more sparsely populated areas reach out to builders in more populous areas, the cost of transportation, shipping, etc., makes housing projects unfeasible when the cost of the new housing would be more than the local market rate for rental or purchase.

2. In western and south-central Montana, housing development has been booming but escalating housing prices are not affordable for much of the workforce. For example, in Missoula the average cost of a developed lot more than doubled from 1998 to 2006, from $42,500 to $95,000. This does not include the cost of the home.[17] High lot costs in towns make homes in outlying rural areas where land is less expensive appear to be good bargains for first-time homebuyers, but these homeowners now face high costs for commuting. As energy costs escalate, homebuyers won't be able to afford commuting costs; starter homes will have to be built closer to the communities in which first-time homebuyers work, on land served by public water and sewer systems adjacent to or within existing cities and towns.

3. Longer term trends in rising energy costs and increased demand worldwide for building materials are increasing the cost of building housing. Data indicate that cost of building materials in Montana increased about 6.5% a year between 1996 and 2006.[18]

4. At the same time, costs for building and maintaining public infrastructure such as water and sewer systems, streets and sidewalks, are also escalating. Many of Montana's community water and sewer systems were built before 1920 and are reaching the end of their life span. For example, Cut Bank is facing an estimated cost of $40 million to replace lines in its water and sewer systems.[19] More stringent national treatment standards for water and waste water have also added to the cost of operating these systems. Increasing

[16]Ibid.
[18] Missoula Building Industry and Missoula Association of Realtors.
[18]Ibid.
[19]Preliminary estimates prepared for Cut Bank from Dave Aune, P.E., Great West Engineering, Helena.

density can help to lower the cost of infrastructure per unit by sharing the costs among more units. However, communities limit densities to accommodate residents' preferences based on existing lower density housing patterns. Lower density increases the cost of the housing that can be built.

5. Progress in addressing housing needs on Indian reservations face additional barriers such as: bureaucratic delays in processing paperwork; limited capacity for program implementation and management; limited funding on local, state and national levels to increase construction of new units, renovate existing units, and expand infrastructure; and economic instability in Indian communities.

What can be done?

Montanans have the opportunity to do what any smart household or business would do: see where we can stabilize the costs of housing, increase the supply, and use existing resources as efficiently as possible. The key lies in thinking beyond the economics of the individual household to focus on the economics of the communities in which we live.

What good is a nice house if the community in which you live can't afford the upkeep on the local swimming pool or pave the roads? What businesses will want to locate or expand in a community that doesn't provide high quality schools, police and fire protection, or the amenities that make Montana attractive, like sparkling clean rivers, abundant wildlife, open vistas, and quality outdoor recreation?

It is at the local level that we live. This is where the effects of our policies affect our daily quality of life. We all have an interest in how we use the shared resources of our local communities to provide public services that support the quality of life in our communities as well as looking after our individual households. We also need to use our resources wisely at the state level to support local communities in providing quality housing for all of their residents.

The good news about housing it that it is an important component of the Montana economy, generating over $600,000,000 a year in new housing value.[20] The housing industry generates good paying jobs in two ways: directly in construction and related businesses (realtors, lenders, title companies, etc.) and indirectly by generating more demand for main street businesses like furniture and hardware stores. A strong housing industry is part of the 2020 vision of making Montana's economy vibrant.

In the following pages, this paper summarizes trends and concerns for economic growth, environmental quality, and energy and water consumption as related to housing. Local communities and local and state policy makers need to take this information into account in charting a course for the future.

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[20]2008 Economic Outlook Seminar, Bureau of Business and Economic Research, University of Montana, January, 2008, pages 16-17.

Step One: Preserve the affordable housing we already have.

Estimates show that Montana had about 514,438 housing units as of the end of 2006.[21] However, about 25% of these units statewide are aging and in poor condition.[22] Unless these units are rehabilitated or replaced, about 100,000 of them will no longer be habitable by the year 2020. This would significantly reduce the number of units available to house Montana's population in 2020.

Rehabilitation of existing rental subsidized rental units is essential to preserve the affordable housing that would otherwise be lost. For example, the shortage of affordable rental housing on reservations has made overcrowding common on all Montana reservations. Frequently, extended families have twenty or more persons living in a 1200 square foot house. Overcrowding contributes to the decline in the condition and value of these homes, and dollars for rehab are in short supply.[23]

Montana also has a limited supply of federally subsidized housing units off reservations that are critical to providing affordable housing for other low income Montana citizens such as the elderly and disabled as well as working families. There are approximately 15,700 units of housing in Montana for which the rent is subsidized through federal programs.[24] Some of these subsidized units may be lost from changes in ownership. For example, 126 contracts with federal housing programs to provide subsidized rental units have been completed and are now on year-to-year contracts.[25] In any given year, the owners can now convert these subsidized units to condominiums or market rate rentals. This puts 4649 units, about one third of the total of subsidized rental units, at risk of being lost to lower income Montanans. There are no more federal grant construction programs to replace these complexes.

Mobile homes are also a major source of affordable housing that can be lost through changes in ownership. There were about 51,750, occupied mobile homes in Montana, according to the 2000 census, of which approximately 18,200 were in mobile home parks. However, as land becomes more valuable, there is greater pressure on existing mobile home court owners in higher growth areas to sell the courts to developers. When mobile home courts are converted to other uses, existing court residents are displaced. In high growth areas, existing mobile home courts are full and new courts are not economically feasible because of the high land cost. Displaced residents who own their mobile homes have a hard time finding an alternative court in the area; with no space on which to relocate, they end up losing the investment in their homes. Higher growth areas are also characterized by low vacancies and high costs for stick-built rental housing, leaving displaced court residents with few affordable options but to leave the community.

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[21]U.S. Census Data 2000 plus electrical permit data for 2001-2006 from the Montana Department of Labor and Industry Electrical Permit Program.
[22]Montana Department of Commerce Consolidated Plan Housing Conditions Report, 2005
[23]Montana Indian Homeownership Task Force.
[24]Department of Housing and Urban Development data, 2007; Rural Development data, 2008.
[25]Montana Department of Commerce Housing Division data as of March, 2008.

Step Two: Increase the Supply of Affordable Housing

Projections show that Montana may have to add 95,000 new housing units by 2020 to keep up with the needs of our population.[26] What are the trends Montanans should be aware of concerning the capacity to build new housing units?

a. Trends in Materials and Labor:

The costs of materials and labor in Montana have been increasing more quickly than inflation as worldwide demand for housing increases, driven by national and international markets.[27] The recent spike in oil prices underscores the importance of "green" building that incorporates energy efficiency in both the construction and operation of the housing unit. For example, manufactured construction panels are engineered to have higher insulation values while requiring less labor to install. The cost of green building is forecast to come down as demand expands in the future. Meanwhile, the need for energy savings is increasing rapidly. The gap between the amount of energy costs the average low income Montana family could afford and the amount they actually paid rose from $426 in 2002 to $1354 in 2007.[28] Costs for 2008 will likely be much higher because of the increase in the price of oil.

One of the challenges facing Montana is a shortage of experienced contractors and construction trades workers to build or rehabilitate housing. High growth areas in the past few years have had more work than the construction trade could keep up with, making it difficult to find capacity for smaller jobs and housing rehab. Areas in eastern Montana have had relatively little growth for so long that now there are relatively few construction trade workers and contractors, and many of those are working with the oil and gas industry expansion. Now, many communities across the state are reporting that the need for affordable housing units is increasing, but lack the capacity to begin to address these needs.[29] While new housing starts currently are down from previous years in some parts of the state, for the longer term the shortage of construction trade workers will likely intensify as many workers are nearing retirement and not enough young people are choosing to work in these professions to take their places.[30]

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[26]Number of households for 2020 from NPA Data Services Projections, November, 2007, times one plus the statewide vacancy rate from 2000 U.S. Census data, less units identified in footnote 22.

[27]Missoula Building Industry Association and Montana Association of Realtors,.

[28]Fisher, Sheehan and Colton, Public Finance and General Economics Energy Affordability Gap Analysis

[29]The Montana Community Development Block Grant (CDBG) program has been contacted by a wide range of Montana communities in the past 18 months seeking help with affordable housing. These communities range from Livingston which is seeking to maintain affordable senior housing, to Red Lodge which is making strong efforts to preserve a mobile home park, to resort areas like Whitefish, and to rural counties like Madison County, which is currently experiencing a shortage of affordable housing for nurses, school teachers, and retail employees. In southeast Montana, in Baker local officials have complained about the shortage of affordable, worker housing for those attracted to the area as a result of increased oil and gas activity. Up in the northwest corner of Montana, officials from Eureka have stated that there is a shortage of general work force housing units and affordable housing for retirees.

[30]The percentage of construction workers aged 45 and older increased from 29.4% to 42.9% from 1994 to 2007. Source: U.S. Census Bureau, Local Employment Dynamics.

Manufactured housing offers some challenges and some alternatives to the capacity and cost of providing new housing. The challenge is in removing from the housing stock older mobile homes that don't meet more current health, safety and energy conservation standards An estimated 28,000 mobile homes in Montana were manufactured prior to June of 1976, and in many cases need to be decommissioned and replaced.[31] Manufactured housing now includes both factory-built housing on a chassis that can be installed on a permanent foundation to qualify as real estate, and modular housing that is assembled on-site and is considered the same as stick-built. Looking forward, manufactured housing offers three advantages for meeting Montana's housing needs. First, construction requires less labor on-site than traditional stick-built housing, making manufactured housing a more viable alternative where construction labor is scarce. Second, manufactured housing is generally at the lower end of the cost scale, allowing it to better meet the purchasing power of working families. Third, recent studies have shown that manufactured housing placed on a permanent foundation appreciates in value as real estate rather than personal property, making it a better investment than in the past.[32]

b. Trends in Land Costs and Use:

In high growth areas, one of the fastest growing contributors to the cost of housing is land. A recent survey of Montana home builders indicated that 30% of new home construction in 2006 was for customers living outside of Montana.[33] This is not unusual; most states have about the same percentage of out-of-state new home construction. What is different about Montana is that land costs here are relatively low compared to the costs in other states. Costs of raw land have increased as Montana has become attractive to folks from higher-priced, out-of-state housing markets seeking to build permanent and recreational homes in "the last best place." As the price of land goes up, options for the type of home on a particular piece of land are more limited. It isn't cost-effective to put a lower cost house on an expensive piece of land. Rather, more expensive homes are built as land prices increase, which in turn are affordable only to higher income households.

When home purchase prices rise faster than incomes, communities may be unable to provide starter homes affordable to first-time homebuyers. In Western Montana, young families seeking homes with yards have moved to outlying housing developments in small towns. This has happened in Belgrade and Manhattan, Florence and Alberton, which now provide starter homes for families whose wage earners work in Bozeman and Missoula. Although school closures have been caused in part by the demographics of fewer children in general, school closures in some larger communities in high growth areas have been furthered by the flight of young families to outlying areas where homes were more affordable.

One way to lower the cost of land for new housing is to use less land per unit. In the unincorporated areas of the state, when the price of land reaches the level that starter homes are not economically viable on lots of 1 acre or more (the minimum allowed by

[31]Mobile Home Decommissioning and Replacement and Mobile Home Park Acquisition Strategies for Montana, 2006, commissioned by the District VII and XI Human Resource Development Councils.
[32]Ibid.
[33]Montana Builder, Montana Building Industry Association, Third Quarter 2007.

health regulations for individual wells and septic systems), these types of housing units can only be built on land served by public water and sewer. There are generally two types of public water and sewer systems, systems developed by contractors specific to a particular housing development, and systems provided by local governments. As the need for affordable housing increases, lots served by public water and sewer systems also become more expensive. For example, the average price of a lot in Missoula was $95,000 in 2006.[34] With the cost of single family homes beyond the means of first-time homebuyers, condominiums and townhomes that minimize the cost of land per unit become the affordable option for starter homes.

The cost of public services also depends on which land is used for housing units relative to local services including water, sewer, shopping, schools, police and fire, etc. To succeed economically, housing units for the 21st century must also take into account the impact on fuel consumption and efficiency for both the household and the local community in delivering public services. A recent study indicated that "In terms of energy consumption, a "smart location" outperforms even the greenest sprawl house with hybrid cars. (136 million BTU/year vs.158 million BTU/year.)"[35]

In Indian country, land poses another problem due to the complicated process for the use of restricted reservation lands to secure a mortgage. Homeownership, as known to the rest of America, is not common on Montana's Indian reservations. HUD's Mutual Help program, a hybrid of the Low Rent program, did little to educate Indian families as to the actual benefits and responsibilities of home ownership utilizing conventional mortgages. Tribal members face other barriers for attaining homeownership, including the lack of adequate infrastructure, lack of understanding of cultural differences, becoming credit-worthy and the time-consuming process of lending.[36]

Increasing environmental and energy concerns, and the economics of communities point toward a trend of building housing at higher densities within the service areas of cities and towns in order to efficiently use community resources. Montana communities have the opportunity to create the vision, tools, and resources to ensure that resources are used wisely and in a manner that provides additional housing to meet the needs of all residents.

c. Costs of Regulation:

Regulations are a necessary part of ensuring the health and safety of individuals and communities. Zoning and subdivision regulations are meant to efficiently guide development in communities while building codes are designed to ensure that home construction is safe. Each of these regulatory tools must be assessed on their own merits, as to whether they are either a deliberate or de facto action that prohibits or discourages the construction of affordable housing unless they are directly related to public health and safety.[37] Montana has traditionally employed a minimum of land use

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[34]Missoula Building Industry and Missoula Association of Realtors.

[35]Lovaas, Deron, "Smart Growth and Energy," Natural Resources Defense Council. 2006.

[36]Montana Indian Homeownership Task Force.

[37]"*Creating a Task Force on Regulatory Barriers to Affordable Housing*," U.S. Department of Housing and Urban Development, Office of Policy Development and Research (2007).

regulations at the local level. A 2007 survey completed by the Montana Department of Fish, Wildlife, and Parks, found that 23 Montana counties had some type of zoning, whether permanent or pursuant to interim ordinances. The other half of the counties in Montana have no zoning, but rather are regulated through subdivision regulations which regulate the division of property to create new lots.

The most important aspect of the relationship between land use regulation and housing affordability is the type and form of regulation. Traditional "exclusionary" zoning can limit the supply and accessibility of affordable housing, thereby raising home prices by excluding lower income households. Exclusionary zoning is typically considered zoning that has the effect of keeping certain population groups, or in some cases, additional population of any kind, out of a community or neighborhood. Techniques such as large-lot zoning, high floor area or minimum residential floor area requirements, which increase housing costs, have been challenged for their potential exclusionary effects. Well-crafted land use policies can break the chain of exclusion by incorporating policies that increase housing densities, encourage a mix of housing types, and promote regional fair share housing or other inclusionary housing elements.[38] Some communities have tried to address neighborhood concerns about higher density developments by establishing design standards and more resident-participatory review processes. As local Montana communities recognize the need for more affordable housing, each community has to balance the public interest in limiting increased housing costs while protecting the public health, safety, welfare and quality of life through land use regulations. As communities recognize the need for denser housing, each community has to weigh the tradeoffs between addressing neighborhood concerns and increasing the supply of affordable housing.

Given the key role regulations play in maintaining public health and safety, it isn't surprising that in some cases they can contribute substantially to the cost of construction. Regulations are meant to address issues such as safe drinking water, wastewater treatment, fire protection, and standard ingress/egress, all of which can cost considerable sums of money. Research across the country bears this out.[39] There is limited academic research for the state of Montana, but data from Missoula County indicates that the cost of regulating subdivisions, obtaining permits and paying fees nearly doubled from 1996 to 2006, rising from $5,850 to $10,949 per lot, and went from 5.6% to 6.4% of the total cost of a new home. This calculation does not include the costs of infrastructure requirements.[40]

Infrastructure regulations also can contribute to an increase in housing prices. While local governments set standards for some infrastructure, such as streets, curbs, parking and sidewalks, state law determines the standards that must be met for private wells and septic systems and for public water and sewer systems. Among other

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[38] Nelson et al., "*The Link Between Growth Management And Housing Affordability: The Academic Evidence*," The Brookings Institution Center on Urban and Metropolitan Policy (February 2002).
[39] Malpezzi, S. "Housing Prices, Externalities, and Regulation in U.S. Metropolitan Areas" *Journal of Housing Research,* 7,(2)(1996): pp 209-241; Glaeser, E.L. and J Gyourko, "Zoning's Steep Price," *Regulation,* 25:3(2002); pp 24-31.
[40] Missoula BIA and Missoula Assocation of Realtors, 2006.

requirements, state regulation prohibits use of a private septic system for any lot less than one acre in size. Developers seeking to build more affordable housing by using less than one acre per home must go through a permitting process to obtain a permit from the Department of Environmental Quality (DEQ) for a public water system. These state regulations stem from collective concerns about maintaining the safety of drinking water and public health.

Montana developers seeking to build public water systems also face challenges with water rights in some parts of the state. There are seven closed basins in Montana, i.e., water drainage basins in which all of the available water is already claimed by existing water rights. The process for obtaining beneficial water rights from the Department of Natural Resources and Conservation (DNRC) can take as long as three to four years, which in turn adds both holding costs and increased risk to the housing development process. In an attempt to address this obstacle, the DNRC instituted an "exempt" water well provision. The "exempt" well policy allows a single-family residence to drill a well and draw up to 10 acre-feet per year for domestic uses only, without a water rights permit. These state water quality and supply requirements result in a *de facto* state policy that encourages low density, expensive housing developments rather than high density, more affordable homes.[41] Ultimately, developers incur fewer holding costs and risk by choosing to build on lots larger than one acre with septic and individual wells, because obtaining the permits for community sewer and water systems can take years, with no guarantee of approval at the end of the process.

One alternative to building new public water and sewer systems is connecting to existing public water and sewer services currently being provided by local governments. The primary issue with this approach is that many of the water and sewer systems operated by local governments were initially built before 1920 and are reaching the point that major investment is needed to keep them operational and meeting current regulatory standards. A study done by the Montana Department of Environmental Quality in 1995 noted $1.3 billion of improvements were needed in existing public water and waste-water systems in Montana.[42] Given the costs of maintaining existing systems, many of these local governments lack the financial resources to absorb additional users and are looking for options to finance these services.

The adoption of impact fees is an alternative available to local governments for generating the revenue necessary to accommodate new development. Impact fees were specifically authorized by the Montana Legislature in 2005 to help local governments pay for improvements, land, and equipment necessary to increase or improve the service capacity of public facilities and services (including water, wastewater, transportation, storm water, flood control, police, emergency medical rescue, fire protection, or other public facilities). A handful of local governments in the state have used impact fees.

The high cost of infrastructure raises a question critical to affordable housing for the future: Who should pay the cost of upgrading and installing additional infrastructure-the

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[4141]Esparza, A. and Carruthers, J., "*Land Use Planning and Exurbanization in the Rural Mountain West*," Journal of Planning Education and Research, Association of Collegiate Schools of Planning, Vol. 20 (2000).

[42]Montana Department of Environmental Quality.

developer or the local taxpayer? Local communities and new development can only take on so much before the cost of infrastructure, whether in increasing property tax levies and higher monthly water and sewer utility charges for existing homes, or higher impact fees on new construction, pushes affordability beyond the reach of Montana's low and moderate income households.

Step Three: Address the gaps between household incomes and housing costs that remain after Steps One and Two

The discussion thus far has focused on the ability of the private sector to meet Montana communities' housing needs. As noted above, to be affordable housing should consume no more than 30% of household income. There are some Montana households for which 30% of income can't purchase even the lowest priced housing available on the market without additional help. The map on the next page shows the distribution of households statewide that were living at or below the poverty level in 2005. For the average senior on Social Security income, the fair market rent for a one bedroom apartment in all 56 Montana counties in 2006 exceeded 30% of income, creating cost burdens from 40-60% and leaving relatively little to live on.[43] Housing Montana's seniors will become even more challenging in the future as Montana's population of seniors expands from 13.8% in 2006 to 18.4% of Montana's population in 2020.[44] The map titled "65 and Over Population – Montana: 2000 to 2020" illustrates the percentage of the population in each county age 65 and older, for 2000, 2006, and projected out to 2020. As can be seen in the map, by 2020 49 counties will have seniors constituting at least 18% of their population, and of these, 32 will have nearly a quarter or more of their population 65 and older. By 2030, these percentages will be approaching 30% in some counties.

Homelessness generated by a shortage of affordable housing units imposes costs to the community as well.[45] For the first time in 2007, over 50% of the state's homeless population was families. A recent study in Billings found that the community spent over $31,000,000 in meeting the needs of 2400 homeless people over the course of one year.[46] This is about $13,000 per person, far more than the cost of rental housing, and this doesn't include the social costs of homelessness on children and adults.

Tribes are faced with housing their own enrolled Tribal members with scarce resources, and get no additional funds to also house their non-enrolled Tribal Descendants, members of other federally recognized Tribes and their descendants, and the non-Indian community. An informal survey of Indian Housing Authorities conducted in the fall of 2006 found just short of 3,000 families on the waiting lists of the seven reservations operating housing programs. Many tribal families get tired of waiting and simply do not sign up on waiting lists. The waiting list for many of the Tribes may take up to two (2) years before someone is housed.

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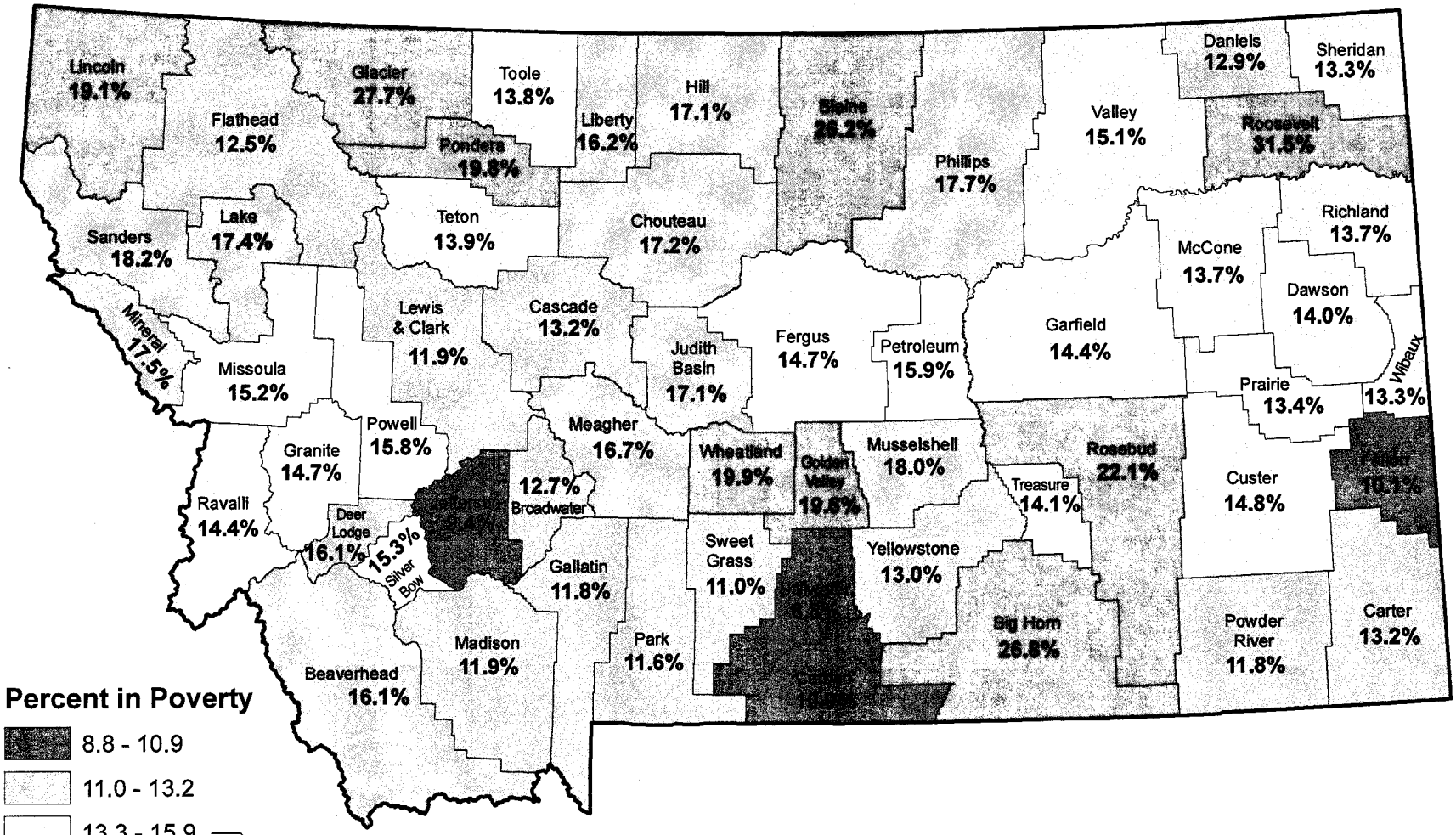
[43]Data from U.S. Social Security Administration and National Low Income Coalition, footnote 14.
[44]NPA Data Services, Inc., November, 2007
[45]2007 Montana Statewide Homeless Survey Summary
[46]City of Billings Community Development Division, "Billings Homeless Point-in-Time Survey Addendum" 2007

Poverty in Montana - 2005

Percent of People Living in Poverty by County



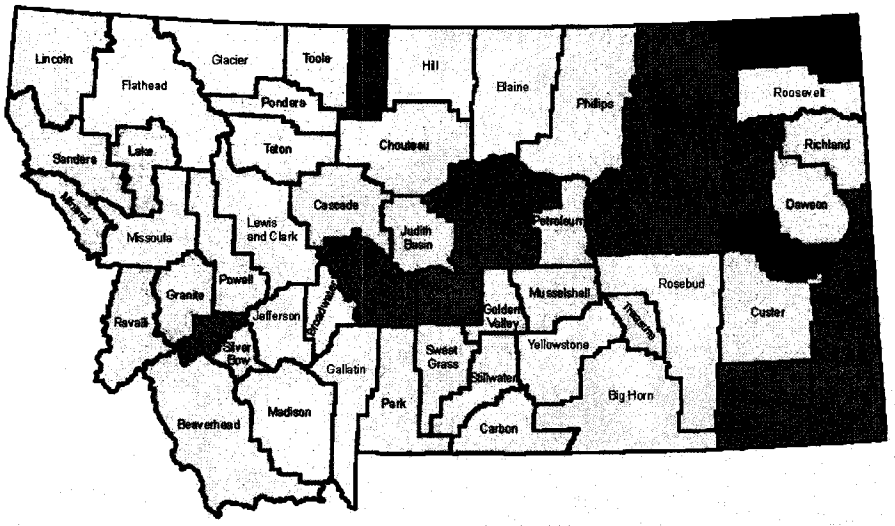
Map by:Census and Economic Information Center
Montana Department of Commerce

Source: U.S. Census Bureau, Small Area Income and Poverty Estimates

August 2008 - Poverty2005.mxd

65 and Over Population - Montana: 2000 to 2020

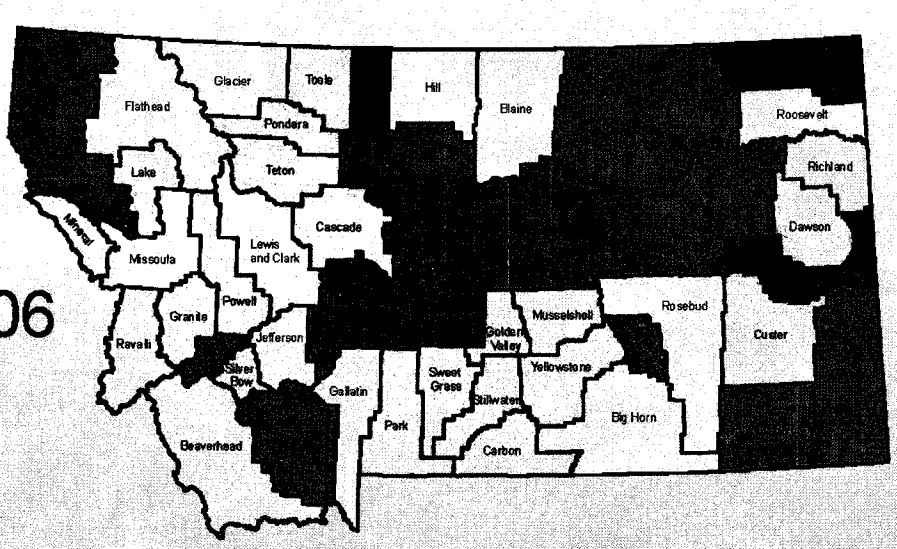
2000



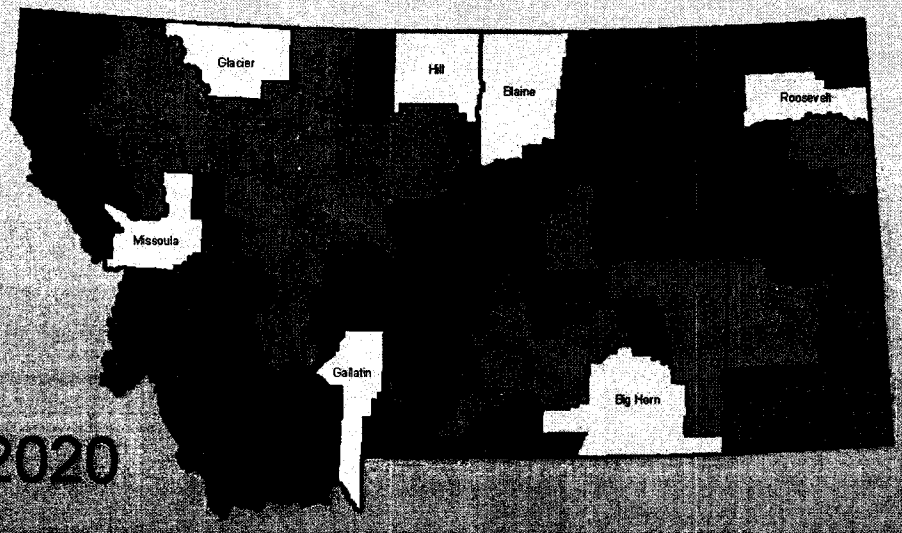
Population Age 65 and Older

- 8.5% to 13.4%
- 13.5% to 17.9%
- 18.0% to 22.5%
- 22.6% to 27.0%
- 27.1% to 31.6%

2006



2020



Source: MPA Data Services, Inc. 2006

Conclusion

In the past, it was easy to take housing in Montana for granted. Rental costs relative to incomes allowed young families to save enough over time to move up the housing ladder into homeownership. Federal programs provided sufficient subsidized housing to meet the needs of those at the lower end of the income scale and only have short waiting times for those needing help. Most people had sufficient income left after housing costs to purchase other necessities including food, clothing and medicine. Professionals and essential community workers such as fire, police, nurses and teachers were able to purchase homes in the communities in which they worked. Businesses were able to move in or expand without concern about where their employees would live. Developers were able to add new housing stock without concern for commuting costs or how the housing would impact local community services.

Now, none of these aspects of housing can be taken for granted in Montana. The question, "Where will people live?" increasingly has no answer, in eastern Montana from housing shortages, in central and western Montana from rising costs. While incomes are not keeping pace with housing costs, economic development professionals are finding the lack of housing is preventing the development that could help improve incomes. Moreover, the recent increase in oil prices focused attention on the crucial role the location of housing plays in transportation costs for individuals and communities. At every turn, we are discovering that housing plays a central role in individual and community well-being.

Montana stands at a crossroad in addressing its housing needs. While impacts from subprime lending are temporarily easing the cost of home purchases, fundamental underlying trends will continue to increase the cost of housing, making it less available and affordable in the future. Evidence indicates trends in income and housing costs are taking us away from a vision of Montana in the year 2020 that includes a vibrant economy and a high quality environment, good paying jobs and communities that offer quality public services and places to live that all Montana citizens can afford.

This paper is meant to start two parts of a conversation about housing in Montana as we look into the future. The first part is information. Attached to this paper are profiles of housing data for each of Montana's fifty-six counties projected out to the year 2020 and a guide on how to use the data pages. These profiles are meant to be a starting place, a way to begin the discussion of the housing challenges facing Montanans as we move into the future. The goal is to give each Montana community the information needed to move toward each community's vision of what they would like to be in the future, particularly concerning the supply and character of housing for all of their citizens.

The second part of the conversation concerns the tools that need to be in state law to enable local communities to achieve their visions. We need a comprehensive set of tools that will take us toward the future we would like to see, focused on meeting the housing needs of 2020. These tools need to integrate economic development, environmental quality, infrastructure financing, and energy policy to position Montana communities for the twenty-first century. The next step is to define these tools and put them into place.

For more information about ongoing efforts to develop legislative tools to address Montana's housing needs, contact:

Mail:	Housing Coordination Team c/o Division of Housing Montana Department of Commerce 301 South Park Avenue, Suite 240 Helena, MT 59601
Email:	housing@mt.gov
Phone:	406-841-2840
Website:	go to **housing.mt.gov** and click on the HCT link

"Housing Statistics and Projections for each county in Montana" Guide and Data Sources

Note: The purpose of these statistics and projections is to give Montanans a rough estimate of what might be needed in the future, if current trends in incomes and housing costs continue, using data available now and a set of assumptions that fit the state as a whole. Some of the figures may not fit a particular county very well. The key is to consider what the future holds, given the trends in population, income, and housing costs, that will affect each county's ability to provide housing to all of its residents.

Housing Affordability Gap for each County

This bar chart shows the estimated median home cost in blue, the estimated median household income in green, and the estimated cost of a home purchase affordable to that median income in red, for the years 2000, 2006, and 2020. When the blue bar is taller than the red bar, the median priced home is beyond the reach of the median household income.

Data: Median household incomes from 2000 Census and 2005 Bureau of Economic Analysis data, projected to 2006 and 2020; projections of county median house prices based on data for 1998 and 2003 from the Center for Economic Research, Montana State University, Billings, prorated for 2020, with counties with less than 5 data points calculated by using the average of similar counties in the region, prorated at actual rate of change 1998-2003 for each county, adjusted to 2.0% minimum to cover increases in replacement costs and 5% maximum; Home affordable to median income calculated by taking 25% of monthly median household income as principal and interest payment, assuming 30-year fixed mortgage at 6% and adding a 3% downpayment.

Select Occupations Relative to the Affordability of Housing in each county

This chart compares the estimated incomes of various wage earners and a senior on the average Social Security income to the estimated cost of purchasing a home and renting the median priced two bedroom apartment in each county, for the years 2006 and 2020. Figures in red indicate that the income is not sufficient to purchase a home, and show the gap between what the income can support and the cost of the home. Percentages indicate the share of income needed to pay rent. Percentages above 30% indicate that the rent is not affordable.

Data: Wage data from Montana Department of Labor and Industry (DLI), 2006 actual and 2020 prorated at rate of change from 2000 to 2006. Senior income from 2000 Census data, prorated at Cost of Living adjustments for each year to 2006, then prorated at cost of living projections to 2020 from NPA Data Services Projections, November, 2007; median home cost same as chart above; rental cost of two bedroom apartment prorated from U.S. Department of Housing and Urban Development (HUD) Fair Market rents per county as reported in "Out of Reach 2000" and "Out of Reach 2006" by the National Low Income Coalition; multiplied by 1.15% to include 15% utility allowance; for 2020, used rate of change from 2000 to 2006 for each county capped at 3.7%, then prorated to 2020, with 30% added for utility costs.

Housing Units and Structure-Type data for each county

The data at the top of the chart shows the homeownership rate for each county in 2000, the estimated number of households in 2006, and the projected change in population and the projected change in the number of households in 2020. The change in the

number of households is greater than the change in the population because of the aging of the population; with more one and two person households, the number of housing units needed will be more than in the past. If these numbers are red, the county will be losing population over the next 12 years.

The first three columns in this table show the estimated total number of single family, multi-family, and manufactured housing units in each county as of 2006 divided into two categories: units in poor condition, and units in good condition. Total housing units needed by 2020 includes the projected number of households for 2020 plus the additional number of units that would be vacant to maintain the same vacancy rate that the county had in the 2000 census. The calculation for housing units that must be built or renovated by 2020 is the difference between the total housing units needed by 2020, and the number of units in good condition in 2006. The data indicate that nearly all of Montana counties will need to build new or renovate units to meet the housing needs of their residents in 2020. The key question is what type of housing units will be needed, single family, multi-family, or manufactured, to be affordable to all of the residents?

Data: housing units in poor and good condition from mid-2004 from 2005 Montana Department of Revenue Camas Data base as reported in the Consolidated Plan Housing Conditions Report, Montana Department of Commerce, 2005. Multi-family structures were converted to units by calculating the ratio of households per multi-family unit per county in 2000. Homeownership rate and vacancy rate by county in 2000 from U.S. Census Bureau Census 2000 data. Population and households in county 2006 and 2020 from NPA Data Services, Inc., November, 2007.

% of Median Renter Income to rent a 2-bedroom apartment

This pie chart shows the percentage of income of the estimated median renter household for each county compared to the estimated cost of a two-bedroom Fair Market Rent apartment for 2006 and projected out to 2020. Percentages above 30% are not affordable.

Data: median renter income from 2006 from National Low Income Coalition Report "Out of Reach 2006" ; for 2020 calculated by finding average percent rate of change per year from 2000 to 2006 using data from National Low Income Coalition "Out of Reach Report 2000," then prorated to 2020; two-bedroom rental cost calculated as above in Select Occupation table.

% of Income of a Senior on average SSI to rent 1-bedroom apartment

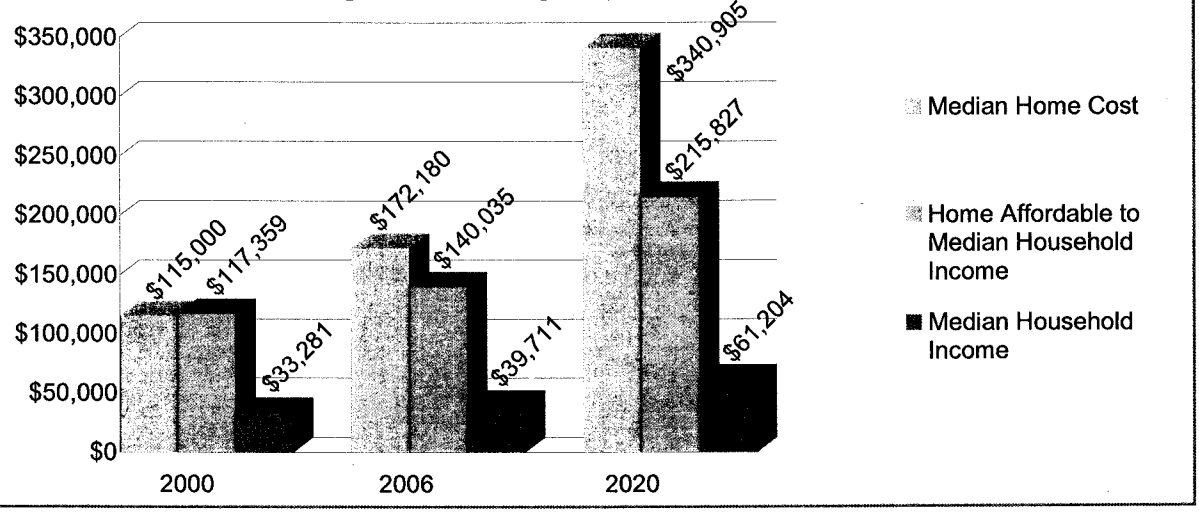
This pie chart shows the percentage of income of the average senior on SSI payments for each county to rent the estimated cost of a Fair Market rent one-bedroom apartment for 2006 and projected to 2020.

Data: Senior on fixed income median income calculated as in Select Occupation Table above. % of income to rent one bedroom apartment calculated as in Select Occupation Table Columns 5 and 9 above, using one-bedroom Fair Market rents from "Out of Reach 2000" and "Out of Reach 2006" by the National Low Income Coalition.

Housing Statistics and Projections for Montana

This data has been collected by the Housing Coordinating Team for this White Paper in an effort to document the housing affordability problems experienced by Montanans in 2006 and to predict the potential face of the problem in 2020, if no changes are made to current practices and trends.

Housing Affordability Gap for Montana



Select Occupations Relative to the Affordability of Housing in Montana

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$30,628	$172,180	($64,176)	26.6%	$29,555	$340,905	($236,686)	52.1%
Licensed Practical Nurse	**$30,900**	**$172,180**	**($63,217)**	**26.4%**	**$47,624**	**$340,905**	**($172,966)**	**32.3%**
Police Officer	$37,610	$172,180	($39,555)	21.7%	$57,966	$340,905	($136,498)	26.6%
Elementary School Teacher	**$34,400**	**$172,180**	**($50,875)**	**23.7%**	**$53,019**	**$340,905**	**($153,944)**	**29.0%**
Retail Salesperson	$18,590	$172,180	($106,626)	43.9%	$28,652	$340,905	($239,870)	53.7%
Senior on the average SSI	**$13,016**	**$172,180**	**($126,281)**	**62.7%**	**$18,978**	**$340,905**	**($273,984)**	**81.1%**

*** (red) indicates shortfall**

Housing Units and Structure-type data for Montana

Homeownership rate in 2000 = 69.1%
Households in 2006 = 377,080
% change in population, 2006 to 2020 =15.1%
% change in households, 2006 to 2020 =17.9%

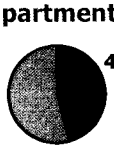
Estimated Housing Units needed by 2020 in Montana

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	106,390	408,048	502,758	94,711
Single-family	61,963	301,487		?
Multi-family	8,840	56,230		?
Manufactured Home	35,587	50,331		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 25,088
2006



Income = $ 33,602
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 13,016
2006

Income = $ 18,978
2020

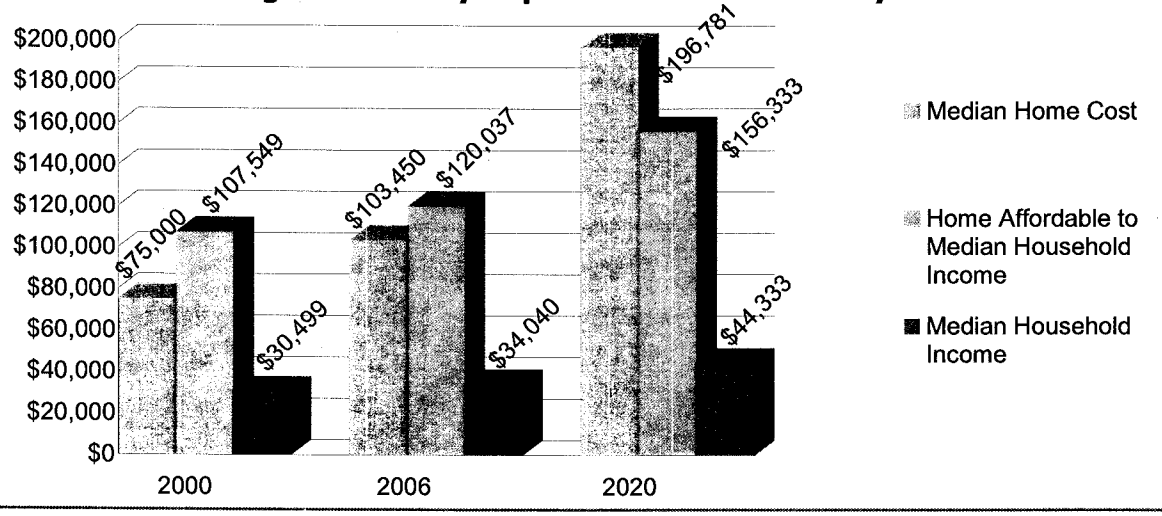
The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Housing Statistics and Projections for each county in Montana

This data has been collected by the Housing Coordinating Team for this White Paper in an effort to document the housing affordability problems experienced by Montanans in 2006 and to predict the potential face of the problem in 2020, if no changes are made to current practices and trends.

County:
Beaverhead

Housing Affordability Gap for Beaverhead County



Select Occupations Relative to the Affordability of Housing in Beaverhead County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$26,884	$103,450	($8,648)	33.8%	$26,506	$196,781	($103,313)	64.4%
Licensed Practical Nurse	$29,280	$103,450	($199)	31.0%	$38,134	$196,781	($62,310)	44.8%
Police Officer	$38,590	$103,450	$32,631	23.5%	$50,259	$196,781	($19,553)	34.0%
Elementary School Teacher	$32,160	$103,450	$9,956	28.2%	$41,884	$196,781	($49,084)	40.8%
Retail Salesperson	$18,580	$103,450	($37,931)	48.9%	$24,198	$196,781	($111,451)	70.5%
Senior on the average SSI	$13,164	$103,450	($57,028)	69.0%	$19,194	$196,781	($129,098)	88.9%

* (red) **indicates shortfall**

Housing Units and Structure-type data for Beaverhead County

Homeownership rate in 2000 = 63.7%
Households in 2006 = 3,510
% change in population, 2006 to 2020 =9.8%
% change in households, 2006 to 2020 =12.5%

Estimated Housing Units needed by 2020 in Beaverhead County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	1,442	3,643	4,716	1,074
Single-family	766	2,621		?
Multi-family	84	493		?
Manufactured Home	592	529		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 24,844
2006

Income = $ 32,052
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 13,164
2006

Income = $ 19,194
2006

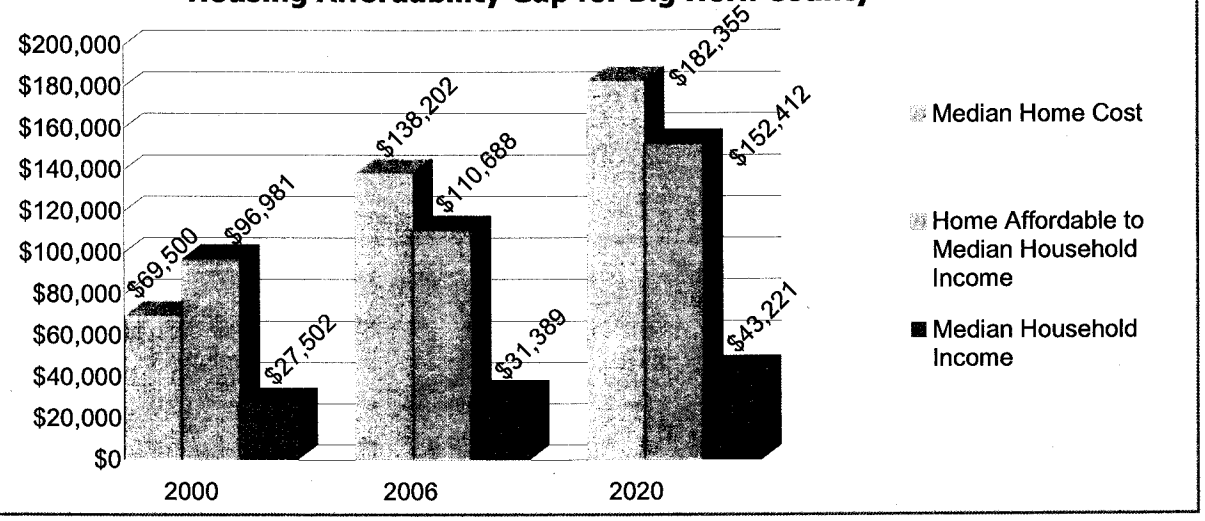
The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Housing Statistics and Projections for each county in Montana

This data has been collected by the Housing Coordinating Team for this White Paper in an effort to document the housing affordability problems experienced by Montanans in 2006 and to predict the potential face of the problem in 2020, if no changes are made to current practices and trends.

County:
Big Horn

Housing Affordability Gap for Big Horn County



Select Occupations Relative to the Affordability of Housing in Big Horn County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$30,836	$138,202	($29,464)	23.2%	$33,466	$182,355	($64,343)	34.4%
Licensed Practical Nurse	$29,230	$138,202	($35,128)	24.5%	$40,248	$182,355	($40,426)	28.6%
Police Officer	$36,610	$138,202	($9,103)	19.6%	$50,410	$182,355	($4,592)	22.9%
Elementary School Teacher	$33,360	$138,202	($20,564)	21.5%	$45,935	$182,355	($20,373)	25.1%
Retail Salesperson	$15,890	$138,202	($82,169)	45.1%	$21,880	$182,355	($105,200)	52.7%
Senior on the average SSI	$10,776	$138,202	($100,201)	66.5%	$15,712	$182,355	($126,949)	73.4%

* (red) **indicates shortfall**

Housing Units and Structure-type data for Big Horn County

Homeownership rate in 2000 = 64.9%
Households in 2006 = 4,030
% change in population, 2006 to 2020 =8.9%
% change in households, 2006 to 2020 =11.4%

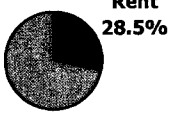
Estimated Housing Units needed by 2020 in Big Horn County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	1,952	1,722	5,195	3,473
Single-family	1,159	866		?
Multi-family	77	268		?
Manufactured Home	716	588		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

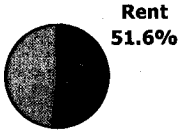
% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 27,776
2006

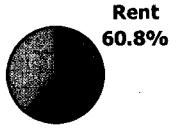


Income = $ 40,499
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment



Income = $ 10,776
2006



Income = $ 15,712
2020

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Housing Statistics and Projections for each county in Montana

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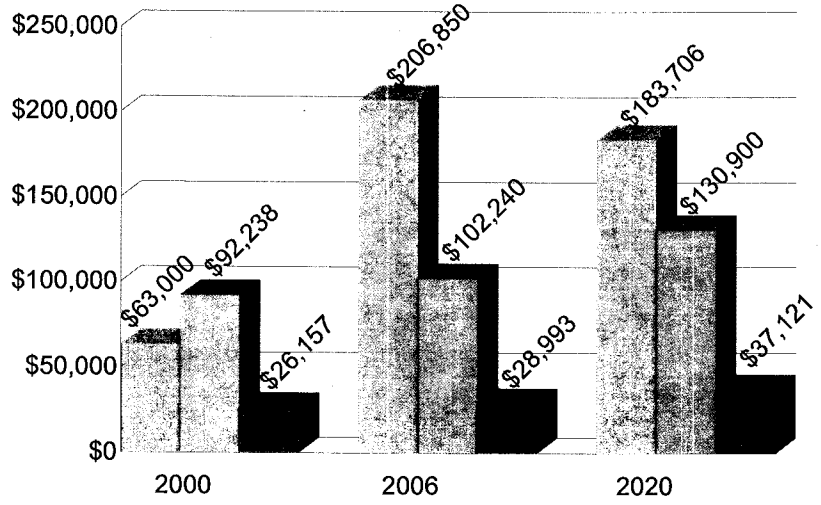
County:
Blaine

Housing Affordability Gap for Blaine County



Select Occupations Relative to the Affordability of Housing in Blaine County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$28,704	$92,784	$8,435	25.3%	$29,134	$183,706	($80,971)	41.5%
Licensed Practical Nurse	$29,230	$92,784	$10,290	24.8%	$37,424	$183,706	($51,737)	32.3%
Police Officer	$36,610	$92,784	$36,315	19.8%	$46,873	$183,706	($18,418)	25.8%
Elementary School Teacher	$33,360	$92,784	$24,854	21.8%	$42,712	$183,706	($33,091)	28.3%
Retail Salesperson	$15,890	$92,784	($36,751)	45.7%	$20,344	$183,706	($111,965)	59.5%
Senior on the average SSI	$11,922	$92,784	($50,745)	60.9%	$17,382	$183,706	($122,412)	69.6%

* (red) **indicates shortfall**

Housing Units and Structure-type data for Blaine County

Homeownership rate in 2000 = 61.0%
Households in 2006 = 2,380
% change in population, 2006 to 2020 = -3.7%
% change in households, 2006 to 2020 = -1.7%

Estimated Housing Units needed by 2020 in Blaine County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	769	1,541	2,694	1,153
Single-family	613	970		?
Multi-family	68	282		?
Manufactured Home	88	289		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 22,410
2006

Income = $ 32,674
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 11,922
2006

Income = $ 17,382
2020

The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Housing Statistics and Projections for each county in Montana

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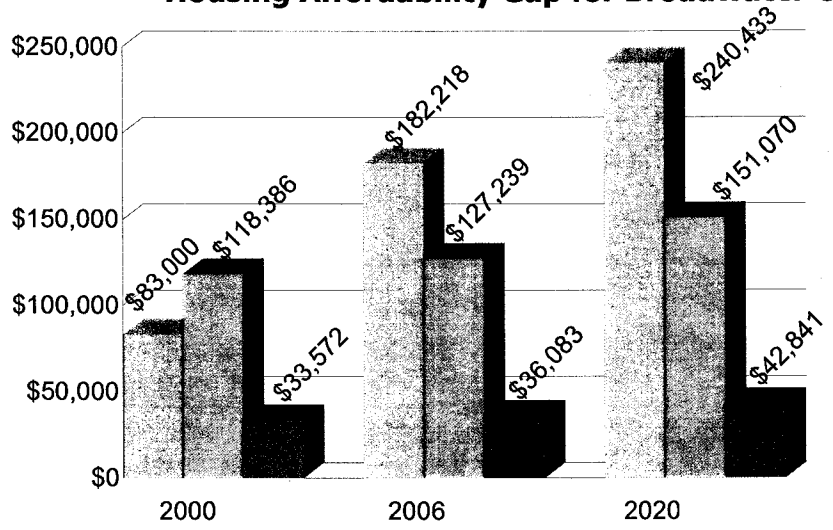
County:
Broadwater

Housing Affordability Gap for Broadwater County



Select Occupations Relative to the Affordability of Housing in Broadwater County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$25,740	$182,218	($91,451)	29.9%	$26,820	$240,433	($145,856)	54.0%
Licensed Practical Nurse	**$29,280**	**$182,218**	**($78,967)**	**26.3%**	**$34,764**	**$240,433**	**($117,845)**	**41.6%**
Police Officer	$38,590	$182,218	($46,137)	20.0%	$45,817	$240,433	($78,866)	31.6%
Elementary School Teacher	**$32,160**	**$182,218**	**($68,812)**	**23.9%**	**$38,183**	**$240,433**	**($105,787)**	**37.9%**
Retail Salesperson	$18,580	$182,218	($116,699)	41.4%	$22,060	$240,433	($162,643)	65.6%
Senior on the average SSI	**$13,507**	**$182,218**	**($134,588)**	**57.0%**	**$19,693**	**$240,433**	**($170,988)**	**73.5%**

*** (red) indicates shortfall**

Housing Units and Structure-type data for Broadwater County

Homeownership rate in 2000 = 79.3%
Households in 2006 = 1,860
% change in population, 2006 to 2020 = 26.2%
% change in households, 2006 to 2020 = 28.5%

Estimated Housing Units needed by 2020 in Broadwater County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	451	1,969	2,688	719
Single-family	281	1,227		**?**
Multi-family	0	133		**?**
Manufactured Home	170	609		**?**

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 29,149
2006

Income = $ 32,902
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 13,507
2006

Income = $ 19,693
2020

The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Housing Statistics and Projections for each county in Montana

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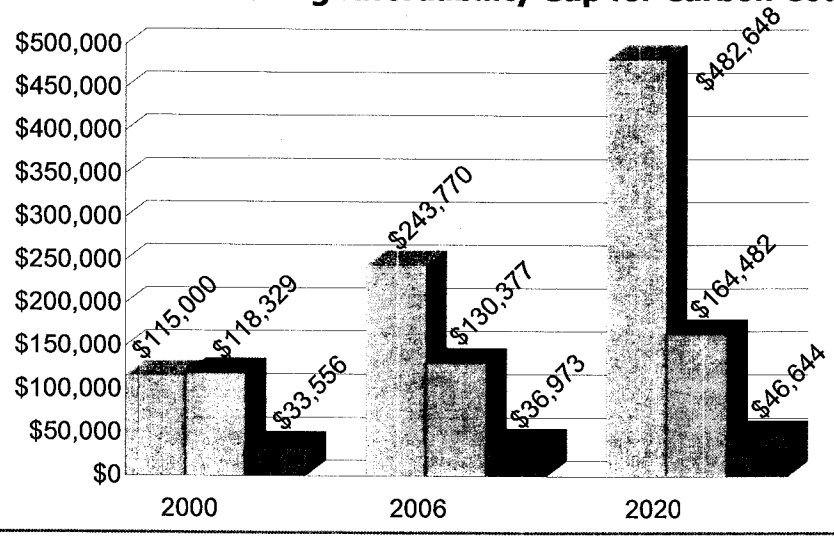
County:
Carbon

Housing Affordability Gap for Carbon County



Select Occupations Relative to the Affordability of Housing in Carbon County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$23,244	$243,770	($161,804)	35.5%	$21,931	$482,648	($405,312)	62.6%
Licensed Practical Nurse	$32,080	$243,770	($130,646)	25.7%	$40,472	$482,648	($339,932)	33.9%
Police Officer	$36,610	$243,770	($114,671)	22.5%	$46,187	$482,648	($319,779)	29.7%
Elementary School Teacher	$39,910	$243,770	($103,035)	20.7%	$50,350	$482,648	($305,098)	27.3%
Retail Salesperson	$19,470	$243,770	($175,113)	42.4%	$24,563	$482,648	($396,031)	55.9%
Senior on the average SSI	$12,402	$243,770	($200,037)	66.5%	$18,082	$482,648	($418,884)	75.9%

* (red) **indicates shortfall**

Housing Units and Structure-type data for Carbon County

Homeownership rate in 2000 = 74.2%
Households in 2006 = 4,250
% change in population, 2006 to 2020 = 10.7%
% change in households, 2006 to 2020 = 13.6%

Estimated Housing Units needed by 2020 in Carbon County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	2,506	4,072	6,086	2,015
Single-family	1,876	3,192		?
Multi-family	37	289		?
Manufactured Home	593	591		?

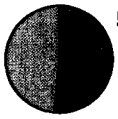
The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 30,017
2006

Income = $ 37,676
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment



Income = $ 12,402
2006

Income = $ 18,082
2020

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Housing Statistics and Projections for each county in Montana

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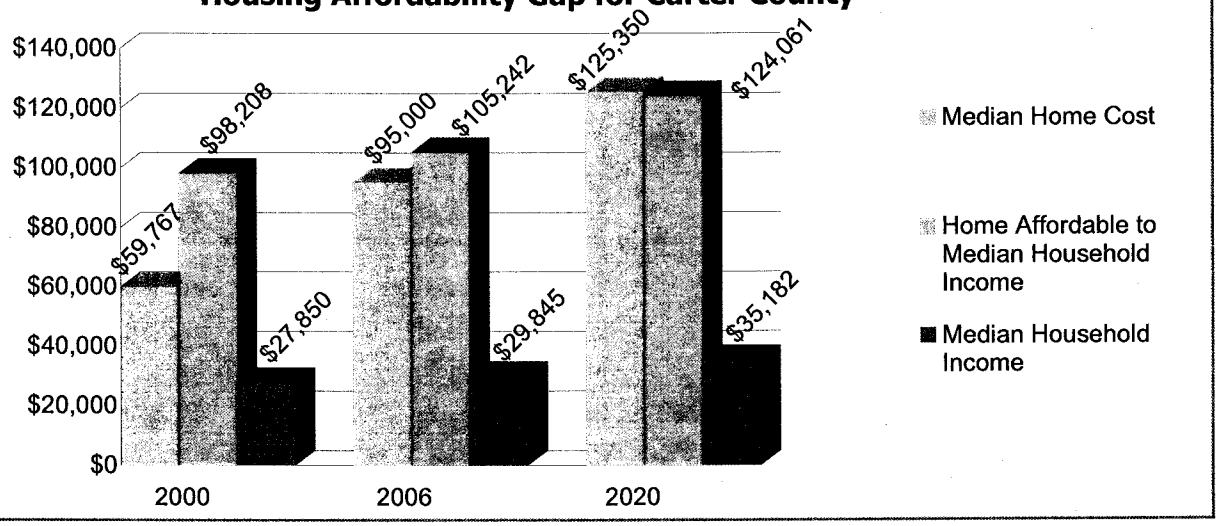
County:
Carter

Housing Affordability Gap for Carter County



Select Occupations Relative to the Affordability of Housing in Carter County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$19,396	$95,000	($26,604)	36.9%	$19,548	$125,350	($56,417)	59.0%
Licensed Practical Nurse	$32,830	$95,000	$20,769	21.8%	$38,701	$125,350	$11,121	29.8%
Police Officer	$33,150	$95,000	$21,897	21.6%	$39,078	$125,350	$12,451	29.5%
Elementary School Teacher	$35,000	$95,000	$28,421	20.5%	$41,259	$125,350	$20,141	27.9%
Retail Salesperson	$16,580	$95,000	($36,534)	43.2%	$19,545	$125,350	($56,429)	59.0%
Senior on the average SSI	$10,481	$95,000	($58,042)	68.3%	$15,281	$125,350	($71,464)	75.4%

*** (red) indicates shortfall**

Housing Units and Structure-type data for Carter County

Homeownership rate in 2000 = 74.6%
Households in 2006 = 530
% change in population, 2006 to 2020 = -9.9%
% change in households, 2006 to 2020 = -7.5%

Estimated Housing Units needed by 2020 in Carter County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	715	121	652	531
Single-family	510	31		?
Multi-family	0	24		?
Manufactured Home	205	66		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 23,652
2006

Income = $ 34,485
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 10,481
2006

Income = $ 15,281
2020

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Housing Statistics and Projections for each county in Montana

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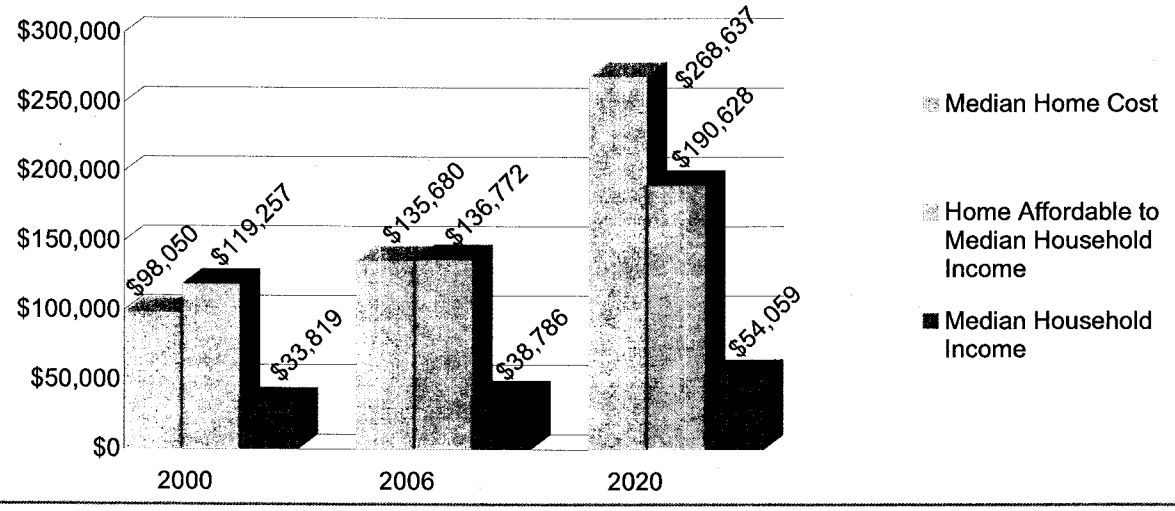
County:
Cascade

Housing Affordability Gap for Cascade County



Select Occupations Relative to the Affordability of Housing in Cascade County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$29,536	$135,680	($31,527)	25.7%	$28,963	$268,637	($166,505)	39.1%
Licensed Practical Nurse	$32,110	$135,680	($22,450)	23.6%	$44,754	$268,637	($110,821)	25.3%
Police Officer	$41,390	$135,680	$10,274	18.3%	$57,688	$268,637	($65,211)	19.6%
Elementary School Teacher	$32,310	$135,680	($21,745)	23.5%	$45,033	$268,637	($109,838)	25.1%
Retail Salesperson	$20,080	$135,680	($64,872)	37.8%	$27,987	$268,637	($169,947)	40.5%
Senior on the average SSI	$12,906	$135,680	($90,168)	58.8%	$18,818	$268,637	($202,280)	60.2%

* (red) **indicates shortfall**

Housing Units and Structure-type data for Cascade County

Homeownership rate in 2000 = 64.9%
Households in 2006 = 32,180
% change in population, 2006 to 2020 = -4.7%
% change in households, 2006 to 2020 = -2.4%

Estimated Housing Units needed by 2020 in Cascade County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	8,353	27,255	33,798	6,543
Single-family	5,219	18,556		?
Multi-family	1,279	6,650		?
Manufactured Home	1,855	2,049		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 24,921
2006

Income = $ 32,955
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 12,906
2006

Income = $ 18,818
2020

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Housing Statistics and Projections for each county in Montana

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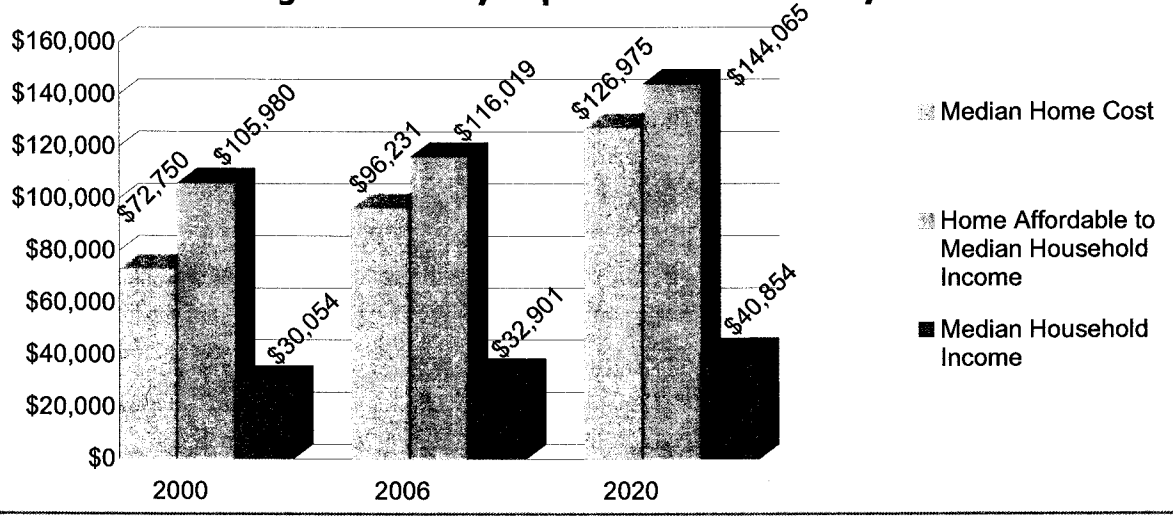
County:
Chouteau

Housing Affordability Gap for Chouteau County



Select Occupations Relative to the Affordability of Housing in Chouteau County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$21,216	$96,231	($21,417)	34.2%	$21,137	$126,975	($52,440)	57.3%
Licensed Practical Nurse	$29,230	$96,231	$6,843	24.8%	$36,296	$126,975	$1,016	33.3%
Police Officer	$36,610	$96,231	$32,868	19.8%	$45,460	$126,975	$33,332	26.6%
Elementary School Teacher	$33,360	$96,231	$21,407	21.8%	$41,424	$126,975	$19,101	29.2%
Retail Salesperson	$15,890	$96,231	($40,198)	45.7%	$19,731	$126,975	($57,396)	61.3%
Senior on the average SSI	$13,379	$96,231	($49,052)	54.3%	$19,507	$126,975	($58,186)	62.0%

* (red) indicates shortfall

Housing Units and Structure-type data for Chouteau County

Homeownership rate in 2000 = 68.6%
Households in 2006 = 2,030
% change in population, 2006 to 2020 = -7.3%
% change in households, 2006 to 2020 = -4.9%

Estimated Housing Units needed by 2020 in Chouteau County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	1,444	1,331	2,312	981
Single-family	1,188	976		?
Multi-family	36	76		?
Manufactured Home	220	279		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 25,835
2006

Income = $ 37,668
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 13,379
2006

Income = $ 19,507
2006

The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Housing Statistics and Projections for each county in Montana

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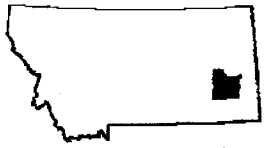
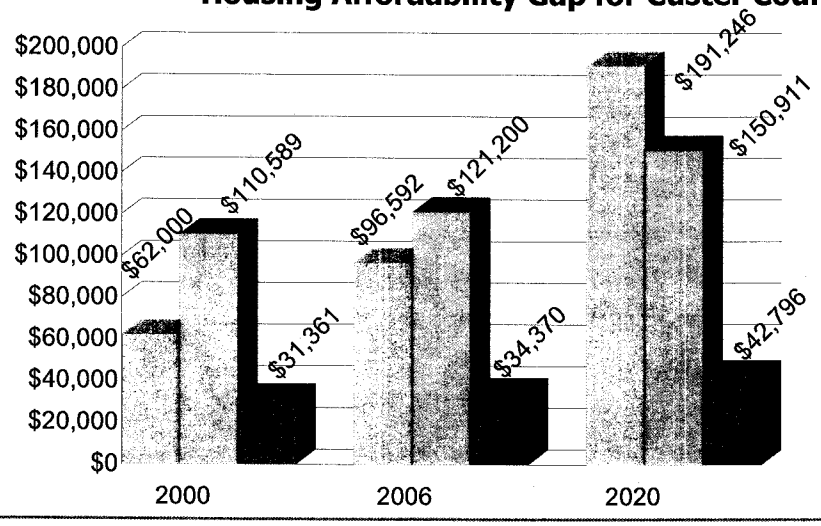
County:
Custer



Housing Affordability Gap for Custer County



Select Occupations Relative to the Affordability of Housing in Custer County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$26,364	$96,592	($3,624)	27.2%	$24,908	$191,246	($103,414)	46.3%
Licensed Practical Nurse	$32,830	$96,592	$19,177	21.8%	$40,878	$191,246	($47,097)	28.2%
Police Officer	$33,150	$96,592	$20,305	21.6%	$41,276	$191,246	($45,692)	27.9%
Elementary School Teacher	$35,000	$96,592	$26,829	20.5%	$43,580	$191,246	($37,569)	26.5%
Retail Salesperson	$16,580	$96,592	($38,126)	43.2%	$20,644	$191,246	($118,447)	55.8%
Senior on the average SSI	$12,941	$96,592	($50,958)	55.3%	$18,868	$191,246	($124,710)	61.1%

* (red) **indicates shortfall**

Housing Units and Structure-type data for Custer County

Homeownership rate in 2000 = 70.1%
Households in 2006 = 4,560
% change in population, 2006 to 2020 = -0.7%
% change in households, 2006 to 2020 = 1.5%

Estimated Housing Units needed by 2020 in Custer County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	2,608	2,872	5,141	2,269
Single-family	1,836	1,943		?
Multi-family	285	548		?
Manufactured Home	487	381		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 22,540
2006

Income = $ 30,784
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 12,941
2006

Income = $ 18,868
2006

The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Housing Statistics and Projections for each county in Montana

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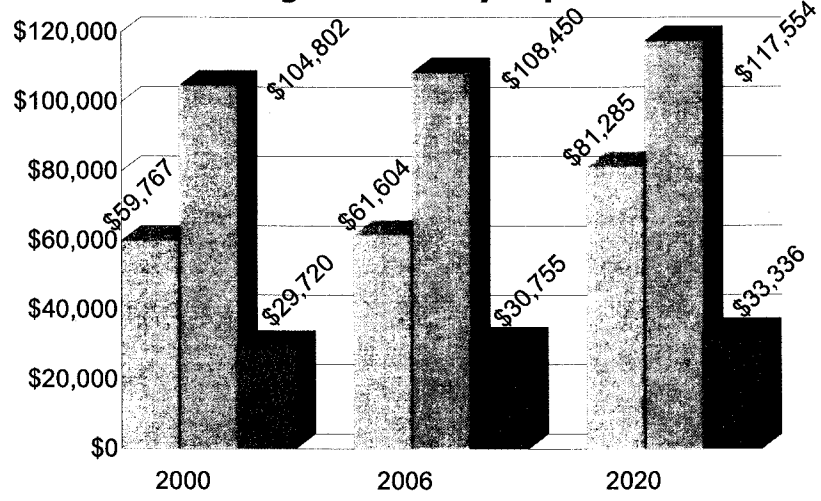
County:
Daniels

Housing Affordability Gap for Daniels County



Select Occupations Relative to the Affordability of Housing in Daniels County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$26,260	$61,604	$30,997	27.3%	$26,657	$81,285	$12,716	43.2%
Licensed Practical Nurse	$32,830	$61,604	$54,165	21.8%	$35,586	$81,285	$44,201	32.4%
Police Officer	$33,150	$61,604	$55,293	21.6%	$35,933	$81,285	$45,425	32.1%
Elementary School Teacher	$35,000	$61,604	$61,817	20.5%	$37,938	$81,285	$52,496	30.4%
Retail Salesperson	$16,580	$61,604	($3,138)	43.2%	$17,972	$81,285	($17,911)	64.1%
Senior on the average SSI	$13,109	$61,604	($15,376)	54.6%	$19,114	$81,285	($13,885)	60.3%

*** (red) indicates shortfall**

Housing Units and Structure-type data for Daniels County

Homeownership rate in 2000 = 77.9%
Households in 2006 = 770
% change in population, 2006 to 2020 = -12.6%
% change in households, 2006 to 2020 = -10.4%

Estimated Housing Units needed by 2020 in Daniels County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	592	503	847	343
Single-family	538	398		?
Multi-family	26	26		?
Manufactured Home	28	79		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 23,095
2006

Income = $ 23,906
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 13,109
2006

Income = $ 19,114
2020

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Housing Statistics and Projections for each county in Montana

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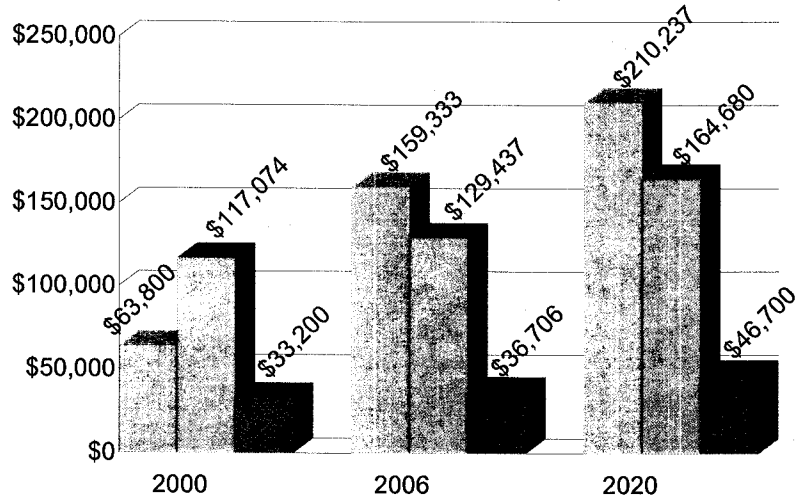
County:
Dawson

Housing Affordability Gap for Dawson County



Select Occupations Relative to the Affordability of Housing in Dawson County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$26,312	$159,333	($66,548)	27.2%	$27,746	$210,237	($112,395)	41.5%
Licensed Practical Nurse	$32,830	$159,333	($43,564)	21.8%	$41,769	$210,237	($62,946)	27.6%
Police Officer	$33,150	$159,333	($42,436)	21.6%	$42,176	$210,237	($61,510)	27.3%
Elementary School Teacher	$35,000	$159,333	($35,912)	20.5%	$44,530	$210,237	($53,211)	25.9%
Retail Salesperson	$16,580	$159,333	($100,867)	43.2%	$21,094	$210,237	($135,851)	54.6%
Senior on the average SSI	$13,125	$159,333	($113,049)	54.6%	$19,137	$210,237	($142,753)	60.2%

*** (red) indicates shortfall**

Housing Units and Structure-type data for Dawson County

Homeownership rate in 2000 = 74.0%
Households in 2006 = 3,460
% change in population, 2006 to 2020 = -6.4%
% change in households, 2006 to 2020 = -4.3%

Estimated Housing Units needed by 2020 in Dawson County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	2,202	1,806	3,741	1,935
Single-family	1,716	1,379		?
Multi-family	288	61		?
Manufactured Home	198	366		?

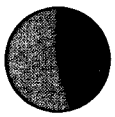
The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 23,095
2006

Income = $ 28,777
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment



Income = $ 13,125
2006

Income = $ 19,137
2020

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Housing Statistics and Projections for each county in Montana

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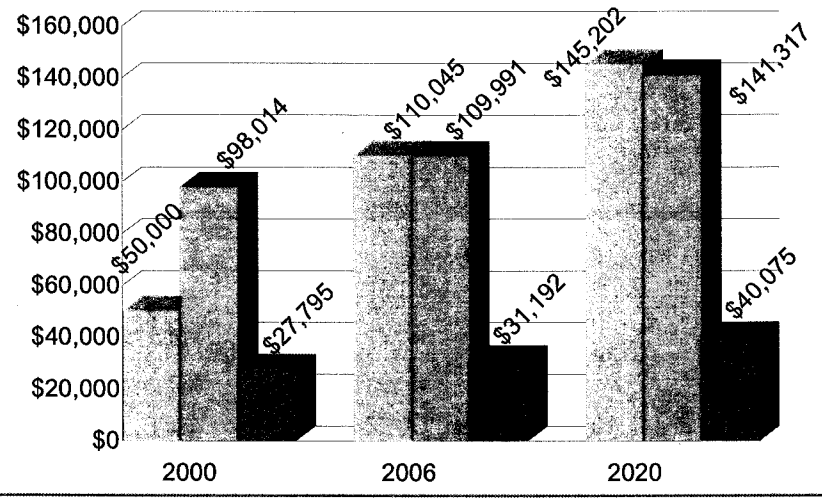
County:
Deer Lodge

Housing Affordability Gap for Deer Lodge County



Select Occupations Relative to the Affordability of Housing in Deer Lodge County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$23,764	$110,045	($26,246)	32.4%	$22,531	$145,202	($65,751)	66.9%
Licensed Practical Nurse	$29,280	$110,045	($6,794)	26.3%	$38,652	$145,202	($8,904)	39.0%
Police Officer	$38,590	$110,045	$26,036	20.0%	$50,941	$145,202	$34,433	29.6%
Elementary School Teacher	$32,160	$110,045	$3,361	23.9%	$42,453	$145,202	$4,502	35.5%
Retail Salesperson	$18,580	$110,045	($44,526)	41.4%	$24,527	$145,202	($58,713)	61.5%
Senior on the average SSI	$12,726	$110,045	($65,170)	60.5%	$18,554	$145,202	($79,773)	81.2%

*** (red) indicates shortfall**

Housing Units and Structure-type data for Deer Lodge County

Homeownership rate in 2000 = 73.9%
Households in 2006 = 3,770
% change in population, 2006 to 2020 = -10.1%
% change in households, 2006 to 2020 = -8.0%

Estimated Housing Units needed by 2020 in Deer Lodge County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	2,177	2,972	4,144	1,172
Single-family	1,782	2,288		?
Multi-family	192	378		?
Manufactured Home	203	306		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $17,936
2006

Income = $ 22,858
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 12,726
2006

Income = $ 18,554
2020

The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Housing Statistics and Projections for each county in Montana

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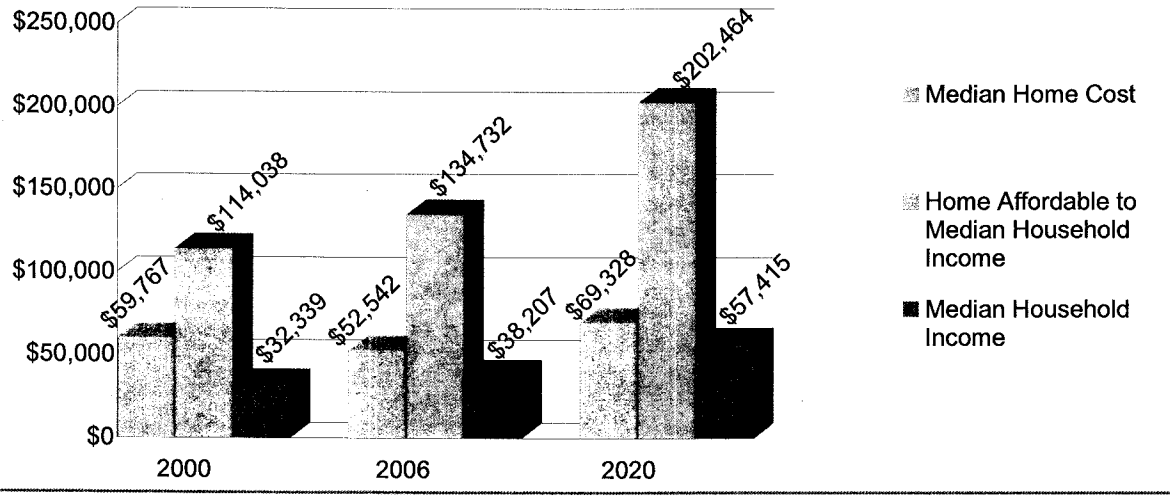
County:
Fallon

Housing Affordability Gap for Fallon County



Select Occupations Relative to the Affordability of Housing in Fallon County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$36,400	$52,542	$75,816	19.7%	$35,895	$69,328	$57,248	32.1%
Licensed Practical Nurse	$32,830	$52,542	$63,227	21.8%	$49,334	$69,328	$104,641	23.4%
Police Officer	$33,150	$52,542	$64,355	21.6%	$49,815	$69,328	$106,336	23.1%
Elementary School Teacher	$35,000	$52,542	$70,879	20.5%	$52,595	$69,328	$116,140	21.9%
Retail Salesperson	$16,580	$52,542	$5,924	43.2%	$24,915	$69,328	$18,531	46.3%
Senior on the average SSI	$12,254	$52,542	($9,329)	58.4%	$17,867	$69,328	($6,323)	64.5%

* (red) **indicates shortfall**

Housing Units and Structure-type data for Fallon County

Homeownership rate in 2000 = 77.3%
Households in 2006 = 1,110
% change in population, 2006 to 2020 = -9.5%
% change in households, 2006 to 2020 = -8.1%

Estimated Housing Units needed by 2020 in Fallon County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	941	519	1,215	697
Single-family	687	323		?
Multi-family	24	60		?
Manufactured Home	230	136		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 25,410
2006

Income = $ 33,264
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 12,254
2006

Income = $ 17,867
2020

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Housing Statistics and Projections for each county in Montana

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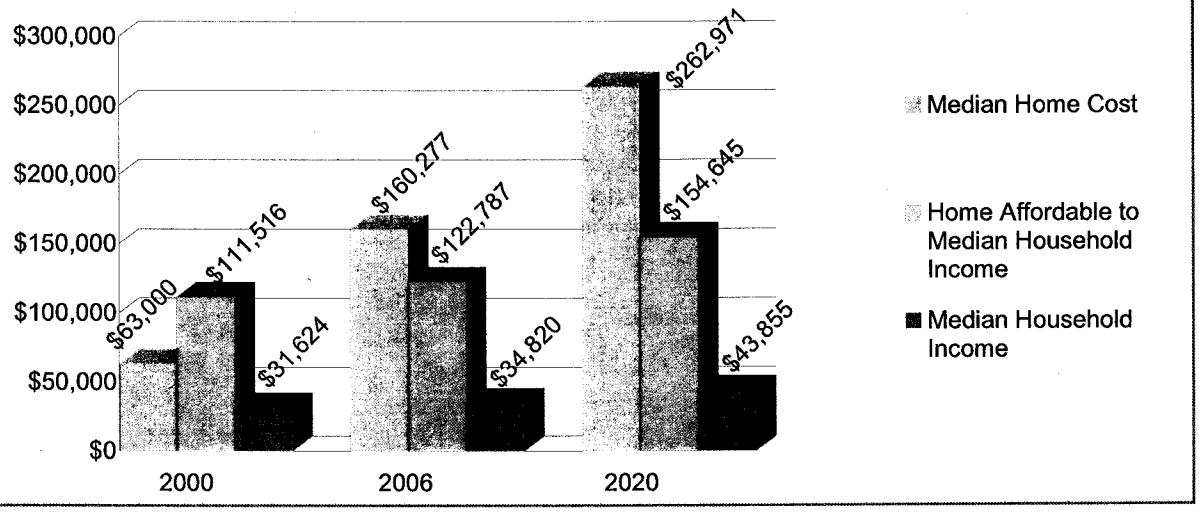
County:
Fergus

Housing Affordability Gap for Fergus County



Select Occupations Relative to the Affordability of Housing in Fergus County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$26,520	$160,277	($66,759)	27.0%	$25,269	$262,971	($173,864)	45.6%
Licensed Practical Nurse	**$29,230**	**$160,277**	**($57,203)**	**24.5%**	**$36,814**	**$262,971**	**($133,153)**	**31.3%**
Police Officer	$36,610	$160,277	($31,178)	19.6%	$46,109	$262,971	($100,376)	25.0%
Elementary School Teacher	**$33,360**	**$160,277**	**($42,639)**	**21.5%**	**$42,016**	**$262,971**	**($114,810)**	**27.4%**
Retail Salesperson	$15,890	$160,277	($104,244)	45.1%	$20,013	$262,971	($192,399)	57.6%
Senior on the average SSI	**$12,860**	**$160,277**	**($114,927)**	**55.7%**	**$18,751**	**$262,971**	**($196,850)**	**61.5%**

*** (red) indicates shortfall**

Housing Units and Structure-type data for Fergus County

Homeownership rate in 2000 = 73.7%
Households in 2006 = 4,700
% change in population, 2006 to 2020 =-1.4%
% change in households, 2006 to 2020 =0.9%

Estimated Housing Units needed by 2020 in Fergus County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	2,153	4,128	5,335	1,207
Single-family	1,569	2,969		?
Multi-family	185	372		?
Manufactured Home	399	787		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 23,684
2006

Income = $ 34,532
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 12,860
2006

Income = $ 18,751
2020

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Housing Statistics and Projections for each county in Montana

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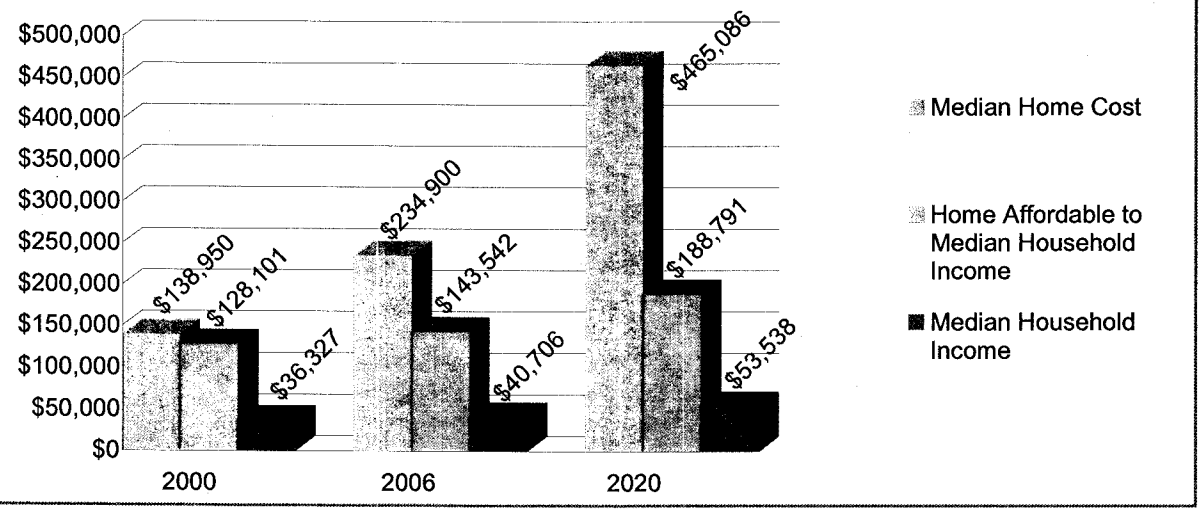
County:
Flathead

Housing Affordability Gap for Flathead County



Select Occupations Relative to the Affordability of Housing in Flathead County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$30,004	$234,900	($129,096)	27.6%	$28,446	$465,086	($364,775)	66.6%
Licensed Practical Nurse	$30,120	$234,900	($128,687)	27.4%	$39,615	$465,086	($325,392)	47.8%
Police Officer	$36,180	$234,900	($107,313)	22.8%	$47,585	$465,086	($297,286)	39.8%
Elementary School Teacher	$35,860	$234,900	($108,446)	23.1%	$47,164	$465,086	($298,770)	40.2%
Retail Salesperson	$18,970	$234,900	($168,006)	43.6%	$24,950	$465,086	($377,105)	75.9%
Senior on the average SSI	$13,483	$234,900	($187,356)	61.3%	$19,658	$465,086	($395,767)	96.4%

* (red) **indicates shortfall**

Housing Units and Structure-type data for Flathead County

Homeownership rate in 2000 = 73.3%
Households in 2006 = 34,170
% change in population, 2006 to 2020 =29.4%
% change in households, 2006 to 2020 =32.5%

Estimated Housing Units needed by 2020 in Flathead County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	8,533	45,883	52,020	6,137
Single-family	2,140	34,288		?
Multi-family	285	4,063		?
Manufactured Home	6,108	7,532		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 26,411
2006

Income = $ 38,507
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 13,483
2006

Income = $ 19,658
2020

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Housing Statistics and Projections for each county in Montana

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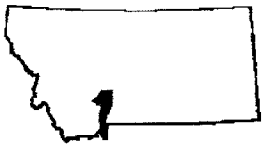
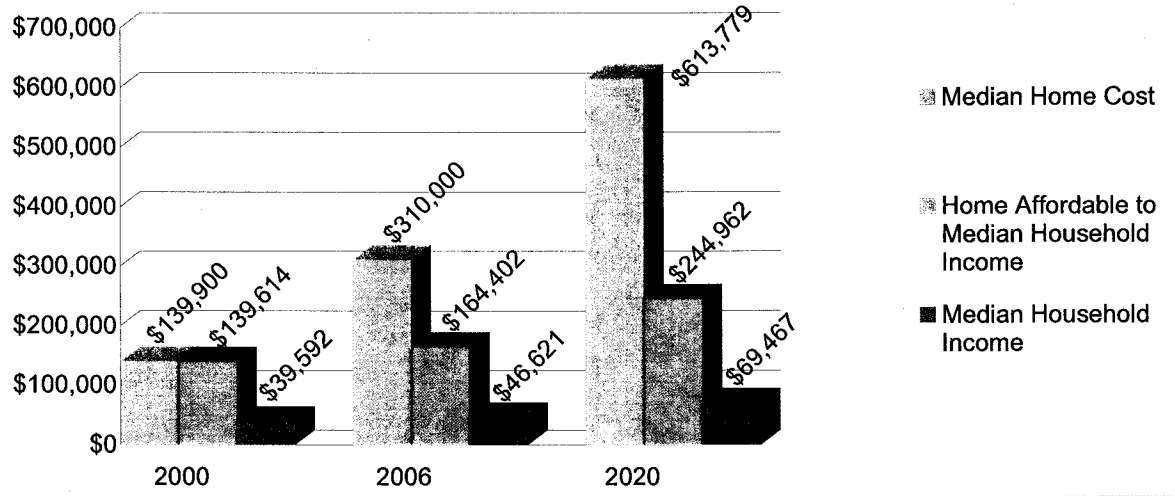
County:
Gallatin



Housing Affordability Gap for Gallatin County



Select Occupations Relative to the Affordability of Housing in Gallatin County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$30,888	$310,000	($201,079)	30.4%	$29,349	$613,779	($510,285)	56.6%
Licensed Practical Nurse	$29,280	$310,000	($206,749)	32.0%	$43,628	$613,779	($459,933)	38.1%
Police Officer	$38,590	$310,000	($173,919)	24.3%	$57,500	$613,779	($411,015)	28.9%
Elementary School Teacher	$32,160	$310,000	($196,594)	29.2%	$47,919	$613,779	($444,801)	34.6%
Retail Salesperson	$18,580	$310,000	($244,481)	50.5%	$27,685	$613,779	($516,154)	60.0%
Senior on the average SSI	$13,772	$310,000	($261,436)	68.1%	$20,079	$613,779	($542,972)	82.7%

* (red) **indicates shortfall**

Housing Units and Structure-type data for Gallatin County

Homeownership rate in 2000 = 62.4%
Households in 2006 = 31,390
% change in population, 2006 to 2020 = 36.5%
% change in households, 2006 to 2020 = 39.7%

Estimated Housing Units needed by 2020 in Gallatin County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	2,585	38,256	48,569	10,313
Single-family	833	27,190		?
Multi-family	457	7,372		?
Manufactured Home	1,295	3,694		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 30,933
2006

Income = $ 45,101
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 13,772
2006

Income = $ 20,079
2020

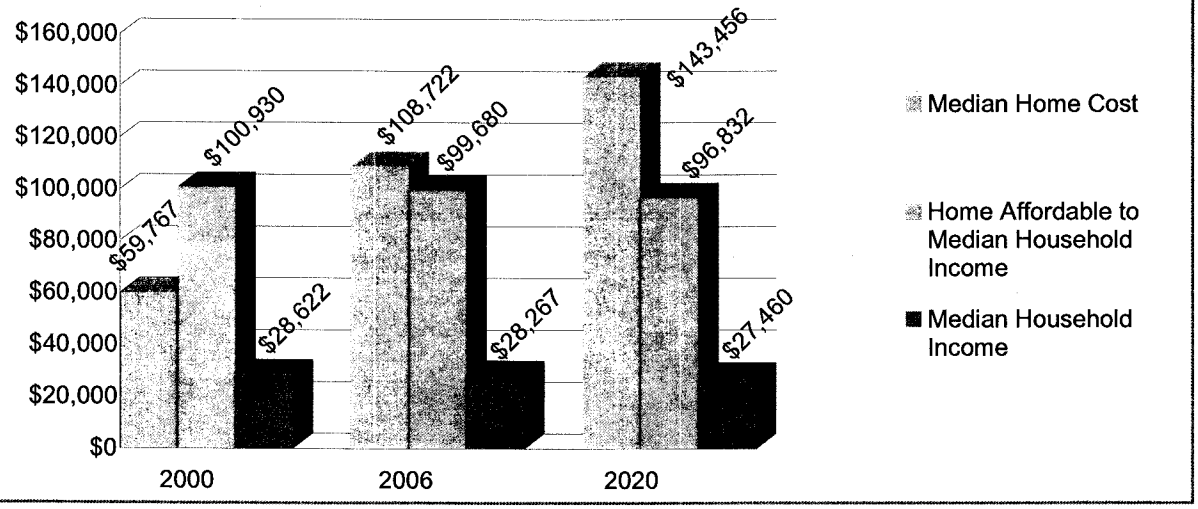
The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Housing Statistics and Projections for each county in Montana

This data has been collected by the Housing Coordinating Team for this White Paper in an effort to document the housing affordability problems experienced by Montanans in 2006 and to predict the potential face of the problem in 2020, if no changes are made to current practices and trends.

County:
Garfield

Housing Affordability Gap for Garfield County



Select Occupations Relative to the Affordability of Housing in Garfield County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$18,200	$108,722	($44,543)	39.4%	$18,811	$143,456	($77,123)	61.3%
Licensed Practical Nurse	$32,830	$108,722	$7,047	21.8%	$33,158	$143,456	($26,530)	34.8%
Police Officer	$33,150	$108,722	$8,175	21.6%	$33,482	$143,456	($25,390)	34.4%
Elementary School Teacher	$35,000	$108,722	$14,699	20.5%	$35,350	$143,456	($18,801)	32.6%
Retail Salesperson	$16,580	$108,722	($50,256)	43.2%	$16,746	$143,456	($84,405)	68.8%
Senior on the average SSI	$10,848	$108,722	($70,468)	66.0%	$15,817	$143,456	($87,681)	72.9%

* (red) **indicates shortfall**

Housing Units and Structure-type data for Garfield County

Homeownership rate in 2000 = 73.3%
Households in 2006 = 520
% change in population, 2006 to 2020 = -11.6%
% change in households, 2006 to 2020 = -7.7%

Estimated Housing Units needed by 2020 in Garfield County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	716	222	694	473
Single-family	552	112		?
Multi-family	7	7		?
Manufactured Home	157	103		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

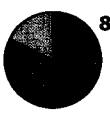
% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 25,180
2006

Income = $ 36,581
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 10,848
2006



Income = $ 15,817
2020

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Housing Statistics and Projections for each county in Montana

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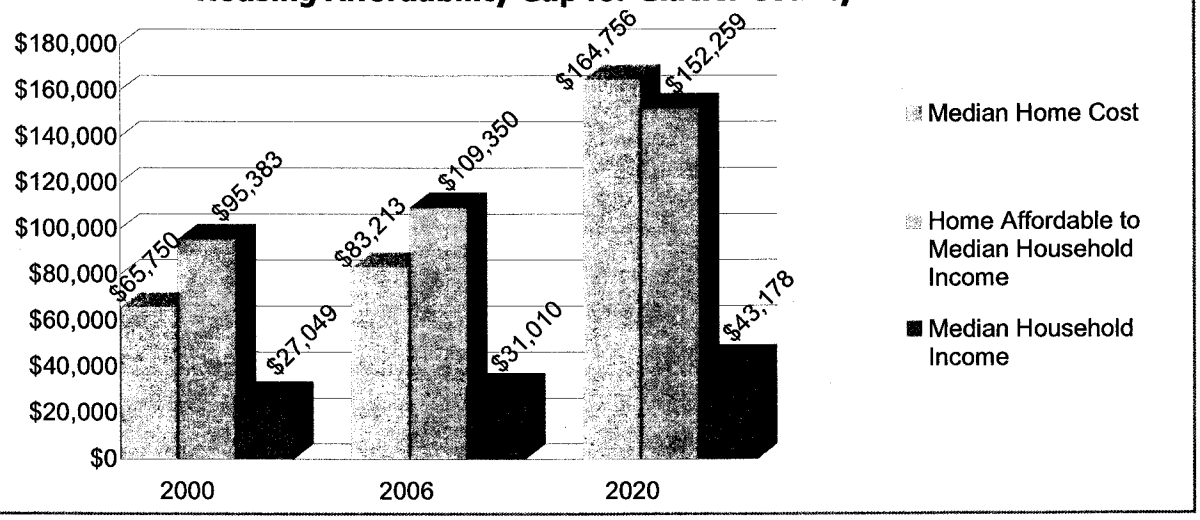
County:
Glacier

Housing Affordability Gap for Glacier County



Select Occupations Relative to the Affordability of Housing in Glacier County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$28,704	$83,213	$18,006	25.3%	$28,173	$164,756	($65,408)	43.0%
Licensed Practical Nurse	**$29,230**	**$83,213**	**$19,861**	**24.8%**	**$40,700**	**$164,756**	**($21,235)**	**29.7%**
Police Officer	$36,610	$83,213	$45,886	19.8%	$50,976	$164,756	$15,001	23.7%
Elementary School Teacher	**$33,360**	**$83,213**	**$34,425**	**21.8%**	**$46,451**	**$164,756**	**($956)**	**26.1%**
Retail Salesperson	$15,890	$83,213	($27,180)	45.7%	$22,125	$164,756	($86,735)	54.7%
Senior on the average SSI	**$10,988**	**$83,213**	**($44,464)**	**66.1%**	**$16,021**	**$164,756**	**($108,260)**	**75.5%**

*** (red) indicates shortfall**

Housing Units and Structure-type data for Glacier County

Homeownership rate in 2000 = 62.0%
Households in 2006 = 4,440
% change in population, 2006 to 2020 =2.9%
% change in households, 2006 to 2020 =5.6%

Estimated Housing Units needed by 2020 in Glacier County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	1,262	1,897	5,530	3,633
Single-family	817	1,306		**?**
Multi-family	259	272		**?**
Manufactured Home	186	319		**?**

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 22,197
2006

Income = $ 32,364
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 10,988
2006

Income = $ 16,021
2020

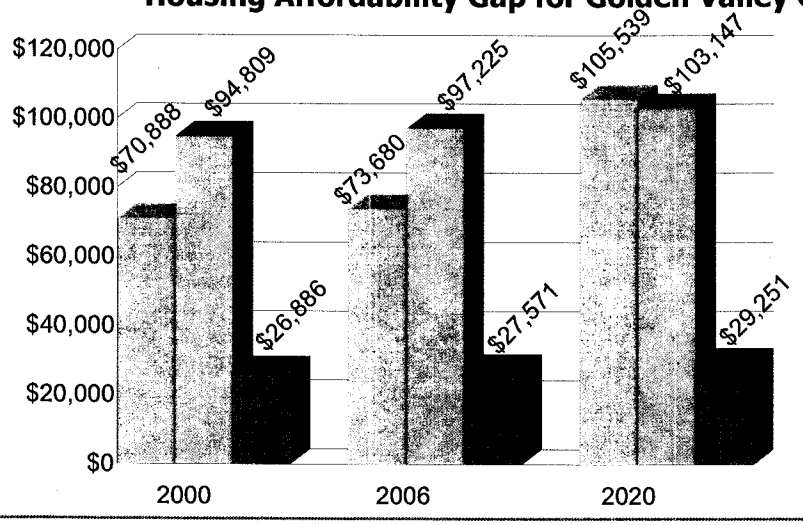
The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Housing Statistics and Projections for each county in Montana

This data has been collected by the Housing Coordinating Team for this White Paper in an effort to document the housing affordability problems experienced by Montanans in 2006 and to predict the potential face of the problem in 2020, if no changes are made to current practices and trends.

County:
Golden Valley

Housing Affordability Gap for Golden Valley County



Select Occupations Relative to the Affordability of Housing in Golden Valley County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$21,268	$73,680	$1,318	33.7%	$19,581	$105,539	($36,491)	58.9%
Licensed Practical Nurse	$29,230	$73,680	$29,394	24.5%	$31,011	$105,539	$3,814	37.2%
Police Officer	$36,610	$73,680	$55,419	19.6%	$38,840	$105,539	$31,424	29.7%
Elementary School Teacher	$33,360	$73,680	$43,958	21.5%	$35,392	$105,539	$19,265	32.6%
Retail Salesperson	$15,890	$73,680	($17,647)	45.1%	$16,858	$105,539	($46,092)	68.4%
Senior on the average SSI	$13,217	$73,680	($27,072)	54.2%	$19,271	$105,539	($37,584)	59.8%

*** (red) indicates shortfall**

Housing Units and Structure-type data for Golden Valley County

Homeownership rate in 2000 = 77.5%
Households in 2006 = 400
% change in population, 2006 to 2020 = 10.4%
% change in households, 2006 to 2020 = 15.0%

Estimated Housing Units needed by 2020 in Golden Valley County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	422	172	547	375
Single-family	346	120		?
Multi-family	0	0		?
Manufactured Home	76	52		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 24,693
2006

Income = $ 36,003
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 13,217
2006

Income = $ 19,271
2006

The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Housing Statistics and Projections for each county in Montana

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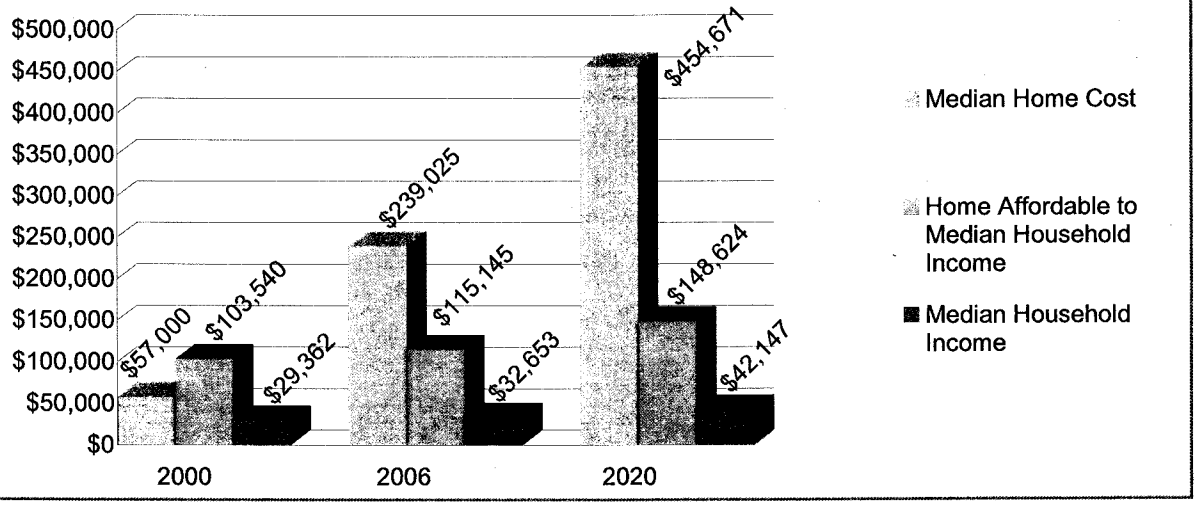
County:
Granite

Housing Affordability Gap for Granite County



Select Occupations Relative to the Affordability of Housing in Granite County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$21,996	$239,025	($161,460)	35.0%	$22,140	$454,671	($376,600)	68.1%
Licensed Practical Nurse	**$29,280**	**$239,025**	**($135,774)**	**26.3%**	**$37,793**	**$454,671**	**($321,399)**	**39.9%**
Police Officer	$38,590	$239,025	($102,944)	20.0%	$49,810	$454,671	($279,023)	30.3%
Elementary School Teacher	**$32,160**	**$239,025**	**($125,619)**	**23.9%**	**$41,511**	**$454,671**	**($308,290)**	**36.3%**
Retail Salesperson	$18,580	$239,025	($173,506)	41.4%	$23,982	$454,671	($370,101)	62.9%
Senior on the average SSI	**$13,464**	**$239,025**	**($191,545)**	**57.2%**	**$19,631**	**$454,671**	**($385,444)**	**76.8%**

*** (red) indicates shortfall**

Housing Units and Structure-type data for Granite County

Homeownership rate in 2000 = 74.0%
Households in 2006 = 1,250
% change in population, 2006 to 2020 =9.0%
% change in households, 2006 to 2020 =12.0%

Estimated Housing Units needed by 2020 in Granite County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	476	1,672	1,990	318
Single-family	275	1,280		**?**
Multi-family	32	52		**?**
Manufactured Home	169	340		**?**

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

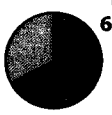
% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 22,675
2006

Income = $ 25,147
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 13,464
2006



Income = $ 19,631
2006

The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Housing Statistics and Projections for each county in Montana

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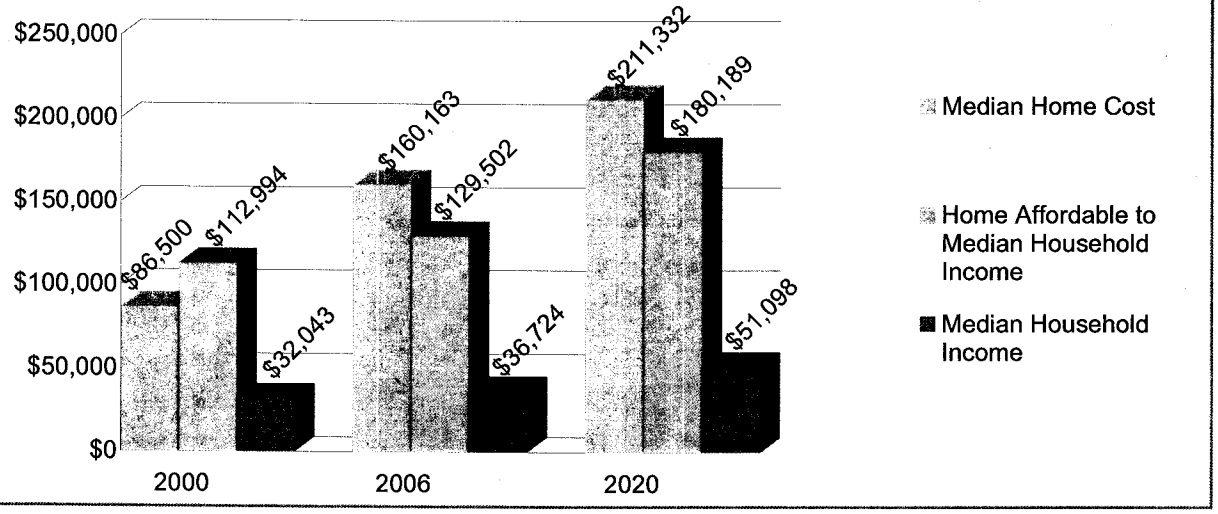
County:
Hill

Housing Affordability Gap for Hill County



Select Occupations Relative to the Affordability of Housing in Hill County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$26,936	$160,163	($65,178)	26.6%	$27,784	$211,332	($113,357)	41.5%
Licensed Practical Nurse	$29,230	$160,163	($57,089)	24.5%	$40,671	$211,332	($67,914)	28.3%
Police Officer	$36,610	$160,163	($31,064)	19.6%	$50,939	$211,332	($31,704)	22.6%
Elementary School Teacher	$33,360	$160,163	($42,525)	21.5%	$46,417	$211,332	($47,650)	24.8%
Retail Salesperson	$15,890	$160,163	($104,130)	45.1%	$22,109	$211,332	($133,367)	52.1%
Senior on the average SSI	$14,367	$160,163	($109,499)	49.9%	$20,948	$211,332	($137,462)	55.0%

* (red) **indicates shortfall**

Housing Units and Structure-type data for Hill County

Homeownership rate in 2000 = 64.4%
Households in 2006 = 6,370
% change in population, 2006 to 2020 = -5.6%
% change in households, 2006 to 2020 = -3.5%

Estimated Housing Units needed by 2020 in Hill County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	1,733	5,277	6,972	1,695
Single-family	1,316	3,249		?
Multi-family	200	1,114		?
Manufactured Home	217	914		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 24,693
2006

Income = $ 29,359
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 14,367
2006

Income = $ 20,948
2006

The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Housing Statistics and Projections for each county in Montana

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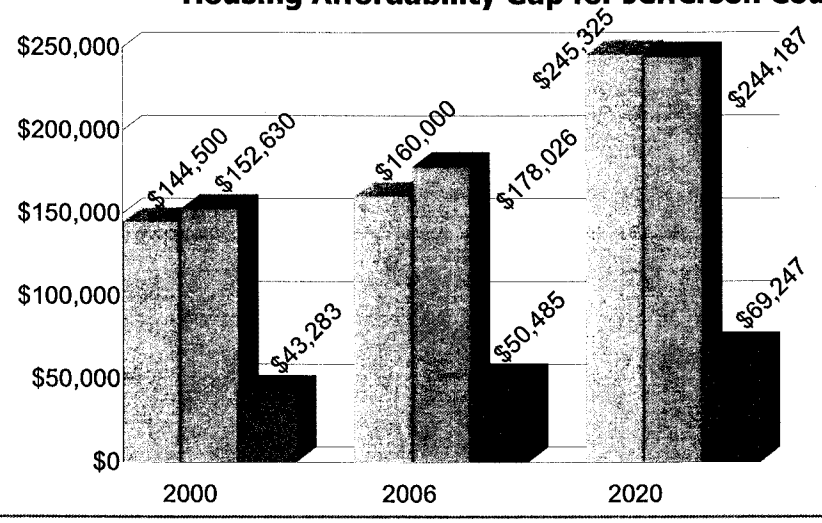
County:
Jefferson

Housing Affordability Gap for Jefferson County



Select Occupations Relative to the Affordability of Housing in Jefferson County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$29,692	$160,000	($55,297)	25.9%	$31,533	$245,325	($134,129)	47.8%
Licensed Practical Nurse	$29,280	$160,000	($56,749)	26.3%	$42,586	$245,325	($95,154)	35.4%
Police Officer	$38,590	$160,000	($23,919)	20.0%	$56,126	$245,325	($47,405)	26.9%
Elementary School Teacher	$32,160	$160,000	($46,594)	23.9%	$46,774	$245,325	($80,383)	32.2%
Retail Salesperson	$18,580	$160,000	($94,481)	41.4%	$27,023	$245,325	($150,032)	55.8%
Senior on the average SSI	$13,197	$160,000	($113,462)	58.3%	$19,242	$245,325	($177,472)	78.3%

* (red) indicates shortfall

Housing Units and Structure-type data for Jefferson County

Homeownership rate in 2000 = 83.2%
Households in 2006 = 4,290
% change in population, 2006 to 2020 =30.8%
% change in households, 2006 to 2020 =34.0%

Estimated Housing Units needed by 2020 in Jefferson County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	1,109	3,981	6,369	2,388
Single-family	576	3,182		?
Multi-family	35	96		?
Manufactured Home	498	703		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 24,992
2006

Income = $ 32,140
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 13,197
2006

Income = $ 19,242
2020

The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Housing Statistics and Projections for each county in Montana

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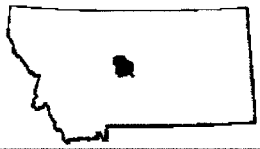
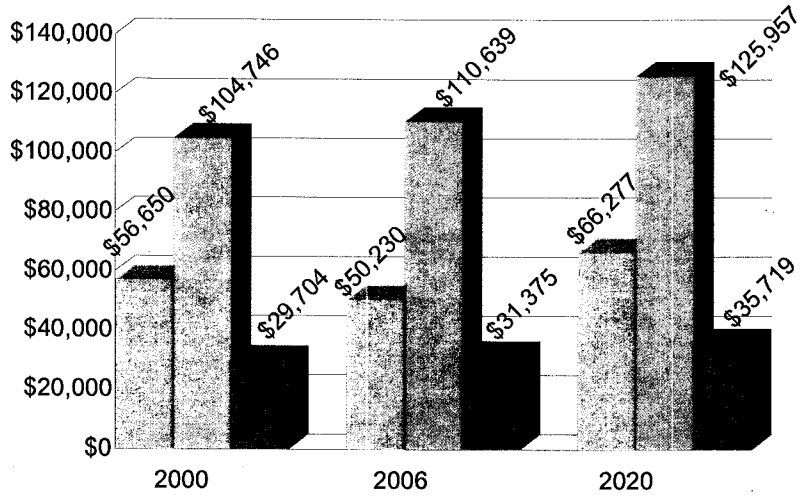
County:
Judith Basin



Housing Affordability Gap for Judith Basin County



Select Occupations Relative to the Affordability of Housing in Judith Basin County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$21,008	$50,230	$23,851	34.6%	$22,224	$66,277	$12,093	54.5%
Licensed Practical Nurse	$29,230	$50,230	$52,844	24.8%	$33,277	$66,277	$51,068	36.4%
Police Officer	$36,610	$50,230	$78,869	19.8%	$41,679	$66,277	$80,695	29.0%
Elementary School Teacher	$33,360	$50,230	$67,408	21.8%	$37,979	$66,277	$67,648	31.9%
Retail Salesperson	$15,890	$50,230	$5,803	45.7%	$18,090	$66,277	($2,486)	66.9%
Senior on the average SSI	$12,784	$50,230	($5,148)	56.8%	$18,640	$66,277	($548)	64.9%

*** (red) indicates shortfall**

Housing Units and Structure-type data for Judith Basin County

Homeownership rate in 2000 = 77.2%
Households in 2006 = 880
% change in population, 2006 to 2020 =-5.7%
% change in households, 2006 to 2020 =-3.4%

Estimated Housing Units needed by 2020 in Judith Basin County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	796	674	1,090	416
Single-family	718	397		?
Multi-family	3	28		?
Manufactured Home	75	249		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 26,653
2006

Income = $ 38,860
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 12,784
2006

Income = $ 18,640
2020

The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Housing Statistics and Projections for each county in Montana

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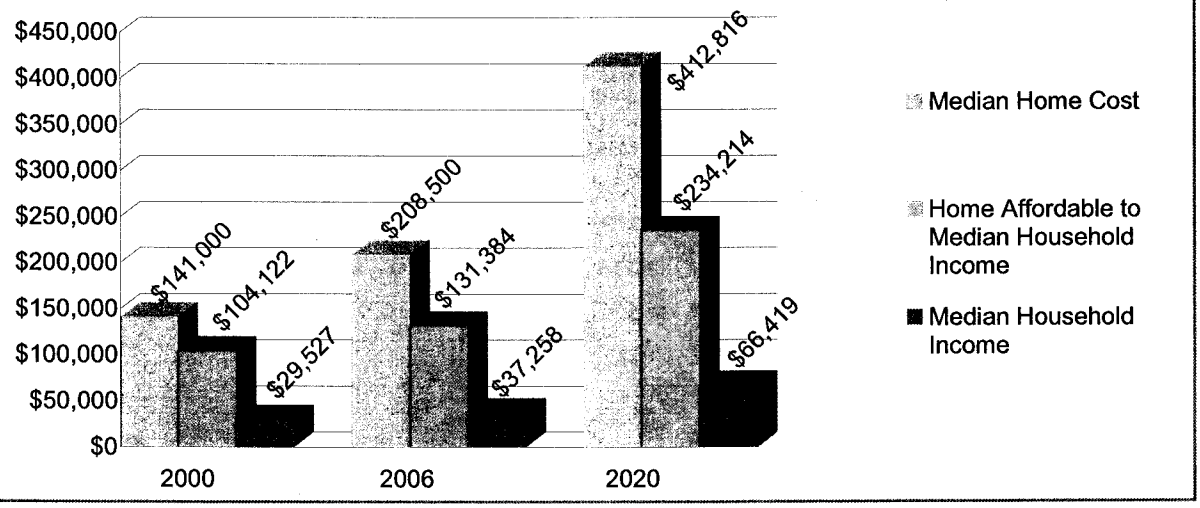
County:
Lake

Housing Affordability Gap for Lake County



Select Occupations Relative to the Affordability of Housing in Lake County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$26,728	$208,500	($114,249)	28.7%	$25,963	$412,816	($321,263)	57.3%
Licensed Practical Nurse	**$30,120**	**$208,500**	**($102,287)**	**25.5%**	**$53,694**	**$412,816**	**($223,474)**	**27.7%**
Police Officer	$36,180	$208,500	($80,918)	21.2%	$64,497	$412,816	($185,379)	23.1%
Elementary School Teacher	**$35,860**	**$208,500**	**($82,046)**	**21.4%**	**$63,926**	**$412,816**	**($187,391)**	**23.3%**
Retail Salesperson	$18,970	$208,500	($141,606)	40.4%	$33,817	$412,816	($293,566)	44.0%
Senior on the average SSI	**$12,891**	**$208,500**	**($163,044)**	**59.5%**	**$18,795**	**$412,816**	**($346,540)**	**79.1%**

*** (red) indicates shortfall**

Housing Units and Structure-type data for Lake County

Homeownership rate in 2000 = 71.5%
Households in 2006 = 11,060
% change in population, 2006 to 2020 =26.1%
% change in households, 2006 to 2020 =29.0%

Estimated Housing Units needed by 2020 in Lake County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	4,058	14,411	17,850	3,438
Single-family	910	11,072		?
Multi-family	178	1,028		?
Manufactured Home	2,970	2,311		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 20,779
2006

Income = $ 24,712
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 12,891
2006

Income = $ 18,795
2020

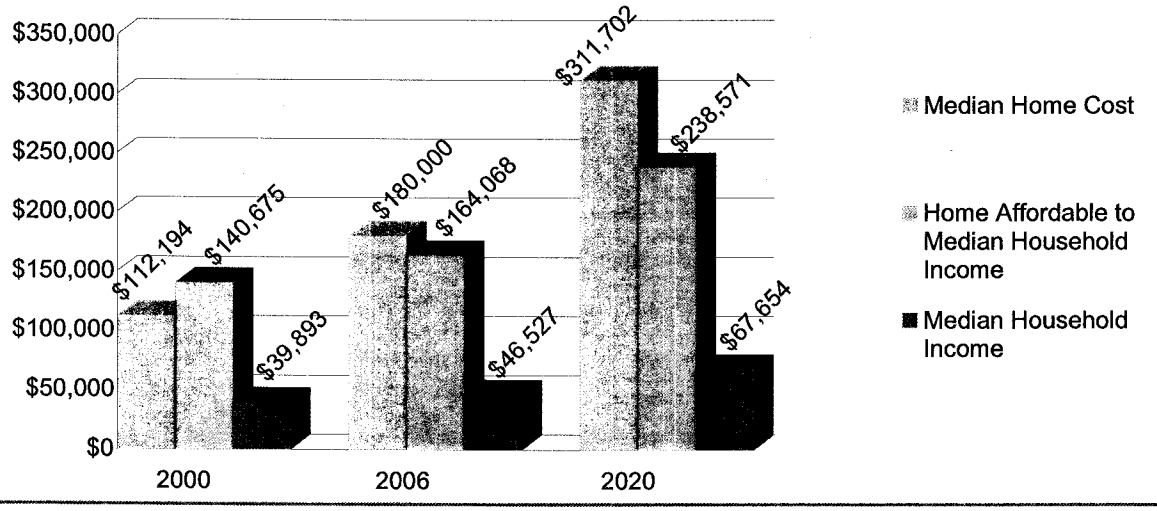
The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Housing Statistics and Projections for each county in Montana

This data has been collected by the Housing Coordinating Team for this White Paper in an effort to document the housing affordability problems experienced by Montanans in 2006 and to predict the potential face of the problem in 2020, if no changes are made to current practices and trends.

County:
Lewis & Clark

Housing Affordability Gap for Lewis & Clark County



Select Occupations Relative to the Affordability of Housing in Lewis & Clark County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$33,644	$180,000	($61,361)	24.2%	$33,073	$311,702	($195,075)	40.0%
Licensed Practical Nurse	$29,280	$180,000	($76,749)	27.9%	$42,576	$311,702	($161,565)	31.1%
Police Officer	$38,590	$180,000	($43,919)	21.1%	$56,114	$311,702	($113,827)	23.6%
Elementary School Teacher	$32,160	$180,000	($66,594)	25.4%	$46,764	$311,702	($146,798)	28.3%
Retail Salesperson	$18,580	$180,000	($114,481)	43.9%	$27,017	$311,702	($216,431)	48.9%
Senior on the average SSI	$13,014	$180,000	($134,108)	62.7%	$18,975	$311,702	($244,790)	69.7%

* (red) **indicates shortfall**

Housing Units and Structure-type data for Lewis & Clark County

Homeownership rate in 2000 = 70.0%
Households in 2006 = 24,340
% change in population, 2006 to 2020 = 25.2%
% change in households, 2006 to 2020 = 28.1%

Estimated Housing Units needed by 2020 in Lewis & Clark County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	1,673	26,866	34,619	7,752
Single-family	1,109	17,058		?
Multi-family	143	4,891		?
Manufactured Home	421	4,917		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 26,913
2006

Income = $ 36,472
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 13,014
2006

Income = $ 18,975
2020

The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Housing Statistics and Projections for each county in Montana

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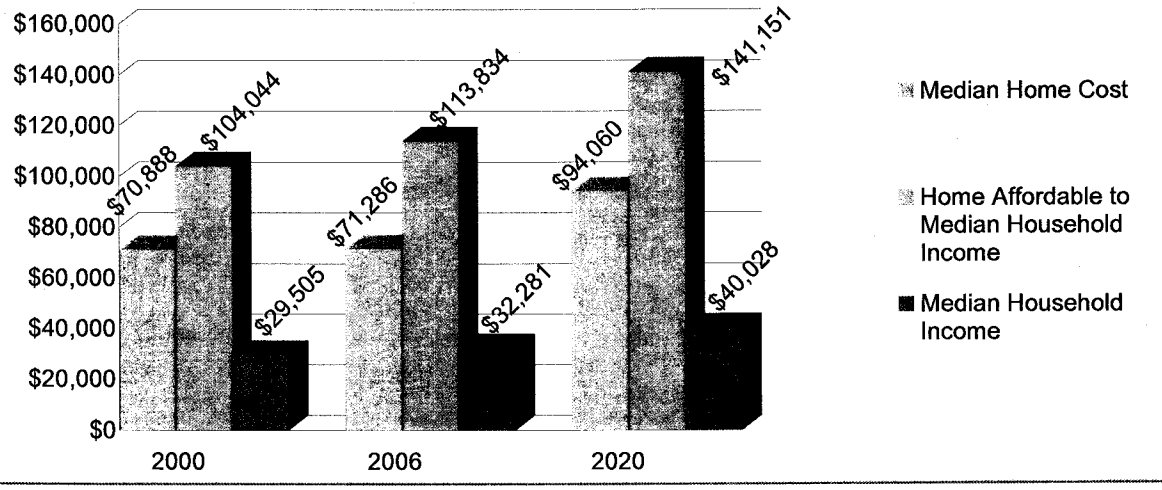
County:
Liberty

Housing Affordability Gap for Liberty County



Select Occupations Relative to the Affordability of Housing in Liberty County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$26,208	$71,286	$21,132	27.7%	$28,413	$94,060	$6,134	42.6%
Licensed Practical Nurse	**$29,230**	**$71,286**	**$31,788**	**24.8%**	**$36,244**	**$94,060**	**$33,749**	**33.4%**
Police Officer	$36,610	$71,286	$57,813	19.8%	$45,395	$94,060	$66,018	26.7%
Elementary School Teacher	**$33,360**	**$71,286**	**$46,352**	**21.8%**	**$41,365**	**$94,060**	**$51,808**	**29.3%**
Retail Salesperson	$15,890	$71,286	($15,253)	45.7%	$19,703	$94,060	($24,581)	61.4%
Senior on the average SSI	**$13,589**	**$71,286**	**($23,365)**	**53.4%**	**$19,814**	**$94,060**	**($24,191)**	**61.1%**

*** (red) indicates shortfall**

Housing Units and Structure-type data for Liberty County

Homeownership rate in 2000 = 71.9%
Households in 2006 = 720
% change in population, 2006 to 2020 = -8.7%
% change in households, 2006 to 2020 = -6.9%

Estimated Housing Units needed by 2020 in Liberty County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	356	699	818	119
Single-family	272	432		**?**
Multi-family	25	144		**?**
Manufactured Home	59	123		**?**

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 24,860
2006

Income = $ 34,288
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 13,589
2006

Income = $ 19,814
2006

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Housing Statistics and Projections for each county in Montana

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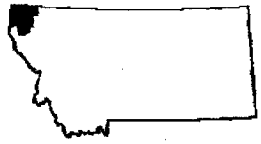
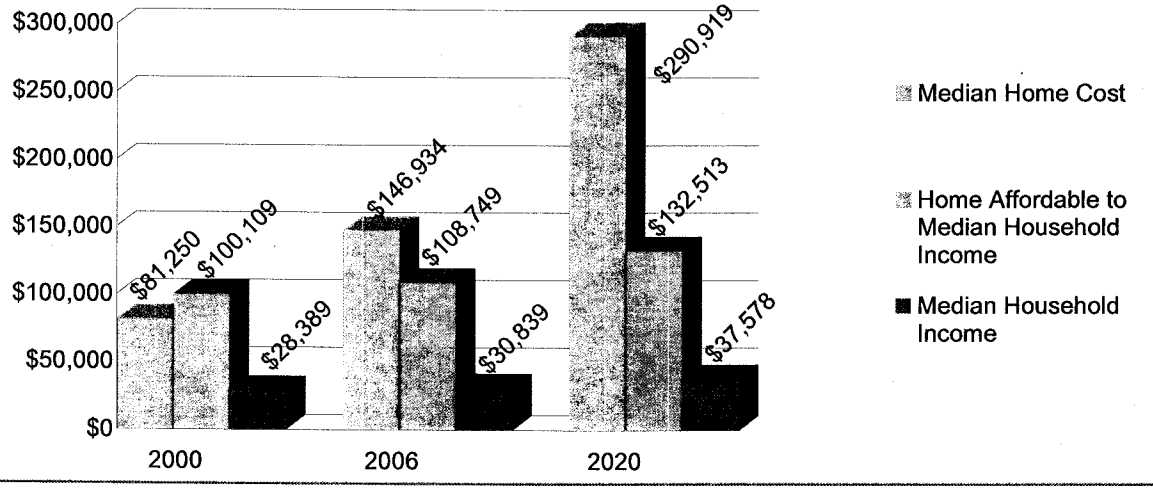
County:
Lincoln



Housing Affordability Gap for Lincoln County



Select Occupations Relative to the Affordability of Housing in Lincoln County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$26,780	$146,934	($52,499)	29.4%	$21,865	$290,919	($213,817)	75.3%
Licensed Practical Nurse	$30,120	$146,934	($40,721)	26.2%	$36,702	$290,919	($161,497)	44.8%
Police Officer	$36,180	$146,934	($19,352)	21.8%	$44,086	$290,919	($135,458)	37.3%
Elementary School Teacher	$35,860	$146,934	($20,480)	22.0%	$43,696	$290,919	($136,833)	37.7%
Retail Salesperson	$18,970	$146,934	($80,040)	41.5%	$23,115	$290,919	($209,408)	71.2%
Senior on the average SSI	$12,950	$146,934	($101,267)	60.8%	$18,882	$290,919	($224,336)	87.2%

* (red) **indicates shortfall**

Housing Units and Structure-type data for Lincoln County

Homeownership rate in 2000 = 76.5%
Households in 2006 = 7,960
% change in population, 2006 to 2020 = 6.8%
% change in households, 2006 to 2020 = 9.3%

Estimated Housing Units needed by 2020 in Lincoln County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	7,533	10,850	10,152	-698
Single-family	4,510	8,753		?
Multi-family	73	434		?
Manufactured Home	2,950	1,663		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 22,371
2006

Income = $ 29,541
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 12,950
2006

Income = $ 18,882
2020

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Housing Statistics and Projections for each county in Montana

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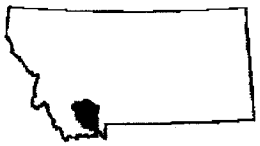
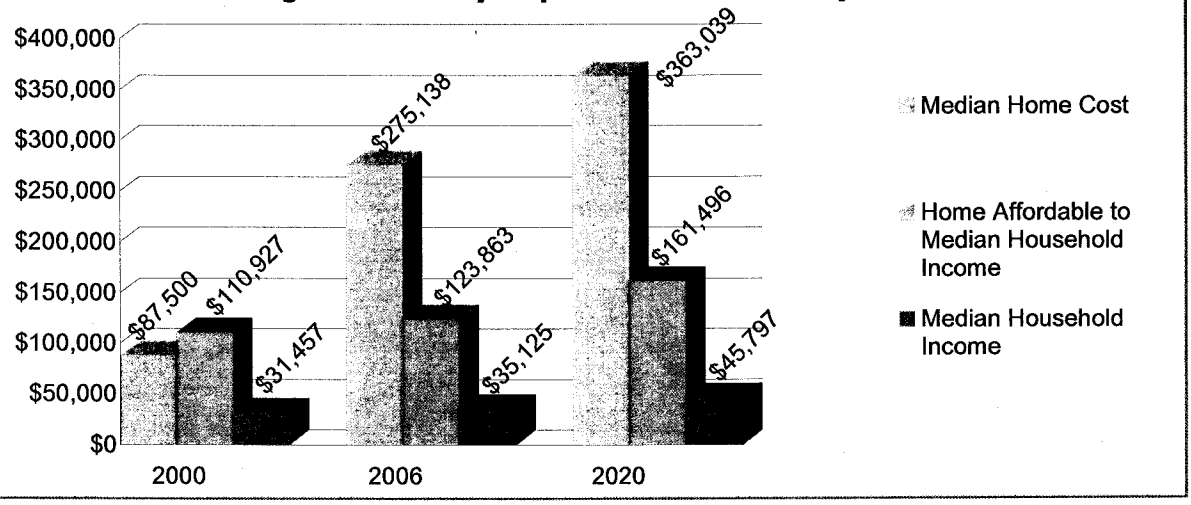
County:
Madison



Housing Affordability Gap for Madison County



Select Occupations Relative to the Affordability of Housing in Madison County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$28,132	$275,138	($175,936)	25.5%	$28,636	$363,039	($262,059)	40.3%
Licensed Practical Nurse	$29,280	$275,138	($171,887)	24.5%	$38,176	$363,039	($228,418)	30.2%
Police Officer	$38,590	$275,138	($139,057)	18.6%	$50,315	$363,039	($185,613)	22.9%
Elementary School Teacher	$32,160	$275,138	($161,732)	22.3%	$41,931	$363,039	($215,177)	27.5%
Retail Salesperson	$18,580	$275,138	($209,619)	38.5%	$24,225	$363,039	($277,613)	47.6%
Senior on the average SSI	$12,352	$275,138	($231,582)	58.0%	$18,009	$363,039	($299,534)	64.0%

* (red) indicates shortfall

Housing Units and Structure-type data for Madison County

Homeownership rate in 2000 = 70.4%
Households in 2006 = 720
% change in population, 2006 to 2020 = 17.4%
% change in households, 2006 to 2020 = 20.2%

Estimated Housing Units needed by 2020 in Madison County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	836	3,796	5,291	1,495
Single-family	485	3,096		?
Multi-family	30	247		?
Manufactured Home	321	453		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 26,627
2006

Income = $ 38,823
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 12,352
2006

Income = $ 18,009
2020

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Housing Statistics and Projections for each county in Montana

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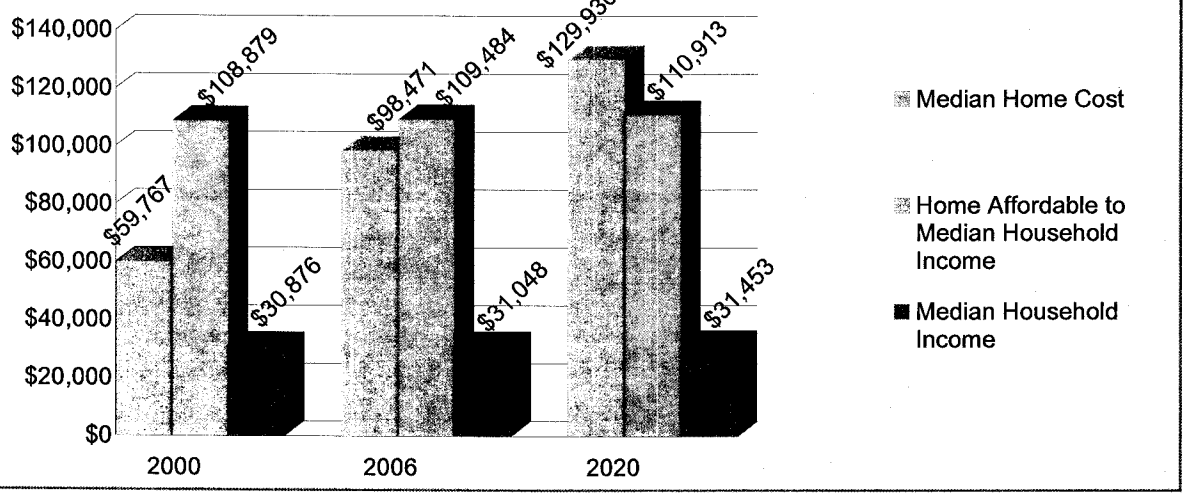
County:
McCone

Housing Affordability Gap for McCone County



Select Occupations Relative to the Affordability of Housing in McCone County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$23,972	$98,471	($13,938)	37.9%	$24,690	$129,930	($42,867)	69.1%
Licensed Practical Nurse	$32,830	$98,471	$17,298	27.7%	$33,158	$129,930	($13,004)	51.5%
Police Officer	$33,150	$98,471	$18,426	27.4%	$33,482	$129,930	($11,864)	51.0%
Elementary School Teacher	$35,000	$98,471	$24,950	25.9%	$35,350	$129,930	($5,275)	48.3%
Retail Salesperson	$16,580	$98,471	($40,005)	54.8%	$16,746	$129,930	($70,879)	101.9%
Senior on the average SSI	$12,279	$98,471	($55,171)	74.0%	$17,903	$129,930	($66,799)	95.4%

* (red) indicates shortfall

Housing Units and Structure-type data for McCone County

Homeownership rate in 2000 = 77.7%
Households in 2006 = 3,220
% change in population, 2006 to 2020 = -13.1%
% change in households, 2006 to 2020 = -9.7%

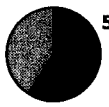
Estimated Housing Units needed by 2020 in McCone County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	719	1,098	816	-282
Single-family	609	805		?
Multi-family	20	40		?
Manufactured Home	90	253		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 24,419
2006



Income = $ 28,922
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 12,279
2006

Income = $ 17,903
2020

The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

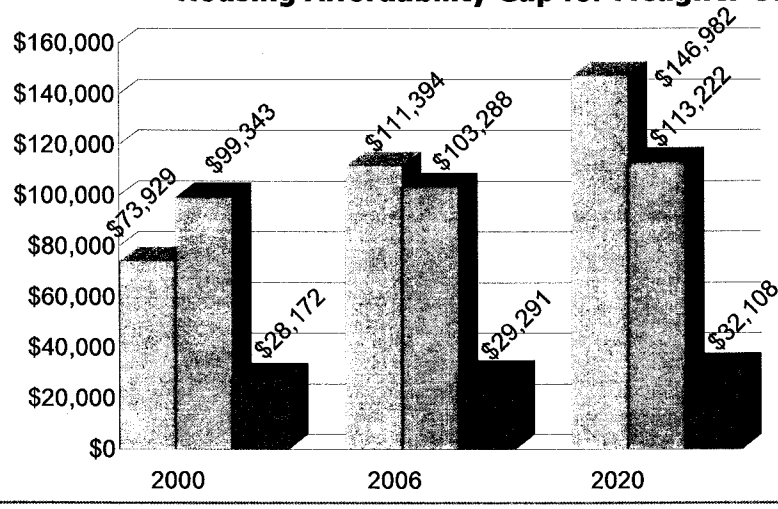
Montana Department of Commerce, Housing Coordinating Team, White Paper, August 2008 revision

Housing Statistics and Projections for each county in Montana

This data has been collected by the Housing Coordinating Team for this White Paper in an effort to document the housing affordability problems experienced by Montanans in 2006 and to predict the potential face of the problem in 2020, if no changes are made to current practices and trends.

County:
Meagher

Housing Affordability Gap for Meagher County



Select Occupations Relative to the Affordability of Housing in Meagher County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$22,256	$111,394	($32,912)	40.8%	$23,597	$146,982	($63,771)	72.3%
Licensed Practical Nurse	$29,280	$111,394	($8,143)	31.0%	$32,096	$146,982	($33,801)	53.2%
Police Officer	$38,590	$111,394	$24,687	23.5%	$42,302	$146,982	$2,187	40.4%
Elementary School Teacher	$32,160	$111,394	$2,012	28.2%	$35,253	$146,982	($22,668)	48.4%
Retail Salesperson	$18,580	$111,394	($45,875)	48.9%	$20,367	$146,982	($75,161)	83.8%
Senior on the average SSI	$11,505	$111,394	($70,825)	78.9%	$16,774	$146,982	($87,832)	101.8%

*** (red) indicates shortfall**

Housing Units and Structure-type data for Meagher County

Homeownership rate in 2000 = 73.2%
Households in 2006 = 820
% change in population, 2006 to 2020 = 4.2%
% change in households, 2006 to 2020 = 6.1%

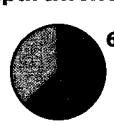
Estimated Housing Units needed by 2020 in Meagher County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	345	1,131	1,227	96
Single-family	280	802		?
Multi-family	27	39		?
Manufactured Home	38	290		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 24,274
2006



Income = $ 27,140
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 11,505
2006

Income = $ 16,774
2020

The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Housing Statistics and Projections for each county in Montana

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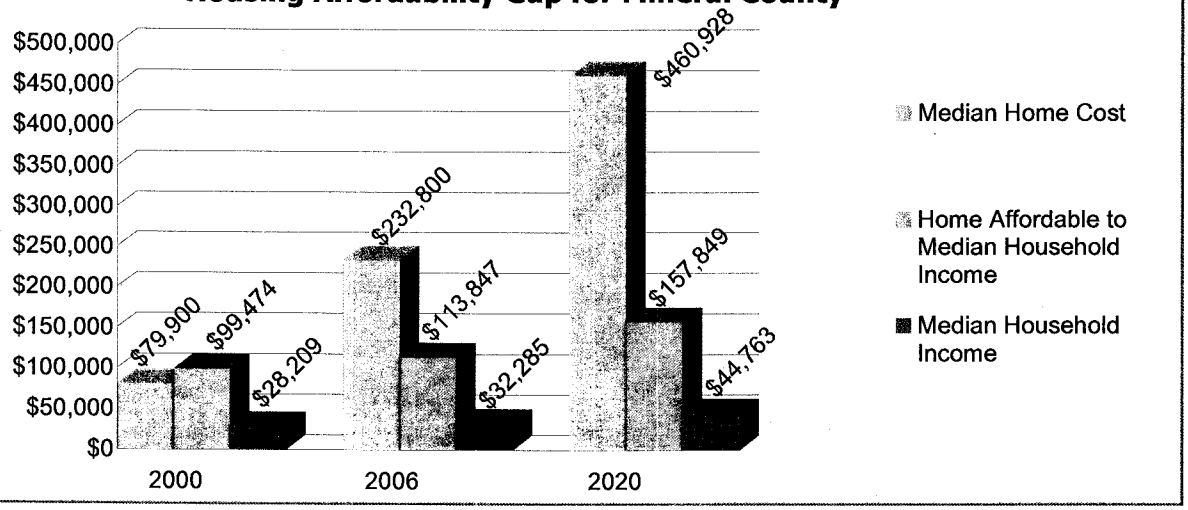
County:
Mineral

Housing Affordability Gap for Mineral County



Select Occupations Relative to the Affordability of Housing in Mineral County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$22,204	$232,800	($154,502)	40.6%	$19,092	$460,928	($393,605)	147.2%
Licensed Practical Nurse	$30,120	$232,800	($126,587)	29.9%	$41,762	$460,928	($313,663)	67.3%
Police Officer	$36,180	$232,800	($105,218)	24.9%	$50,164	$460,928	($284,034)	56.0%
Elementary School Teacher	$35,860	$232,800	($106,346)	25.1%	$49,720	$460,928	($285,599)	56.5%
Retail Salesperson	$18,970	$232,800	($165,906)	47.5%	$26,302	$460,928	($368,179)	106.9%
Senior on the average SSI	$13,145	$232,800	($186,447)	68.6%	$19,165	$460,928	($393,345)	146.7%

* (red) **indicates shortfall**

Housing Units and Structure-type data for Mineral County

Homeownership rate in 2000 = 73.0%
Households in 2006 = 1,670
% change in population, 2006 to 2020 = 11.4%
% change in households, 2006 to 2020 = 14.4%

Estimated Housing Units needed by 2020 in Mineral County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	311	2,020	2,277	257
Single-family	225	1,152		?
Multi-family	12	63		?
Manufactured Home	74	805		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

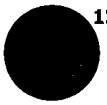
% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 21,285
2006

Income = $ 31,034
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 13,145
2006



Income = $ 19,165
2020

The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

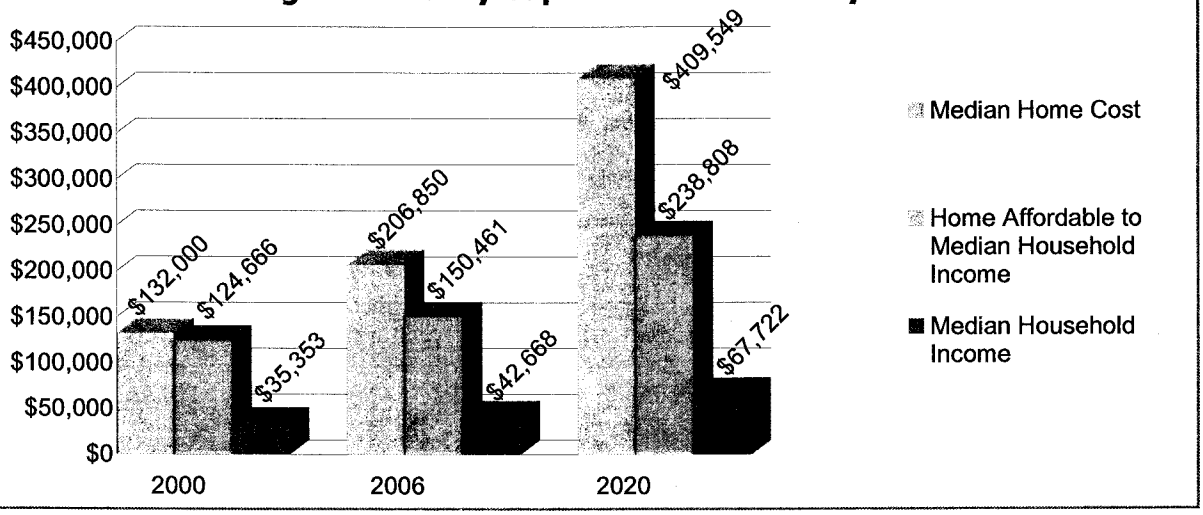
Montana Department of Commerce, Housing Coordinating Team, White Paper, August 2008 revision

Housing Statistics and Projections for each county in Montana

This data has been collected by the Housing Coordinating Team for this White Paper in an effort to document the housing affordability problems experienced by Montanans in 2006 and to predict the potential face of the problem in 2020, if no changes are made to current practices and trends.

County:
Missoula

Housing Affordability Gap for Missoula County



Select Occupations Relative to the Affordability of Housing in Missoula County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$30,680	$206,850	($98,663)	30.0%	$28,927	$409,549	($307,544)	75.5%
Licensed Practical Nurse	$31,170	$206,850	($96,935)	29.6%	$49,472	$409,549	($235,094)	44.1%
Police Officer	$35,520	$206,850	($81,595)	26.0%	$56,377	$409,549	($210,747)	38.7%
Elementary School Teacher	$27,240	$206,850	($110,793)	33.8%	$43,235	$409,549	($257,089)	50.5%
Retail Salesperson	$18,770	$206,850	($140,661)	49.1%	$29,791	$409,549	($304,495)	73.3%
Senior on the average SSI	$13,195	$206,850	($160,320)	69.9%	$19,239	$409,549	($341,707)	113.5%

* (red) indicates shortfall

Housing Units and Structure-type data for Missoula County

Homeownership rate in 2000 = 69.1%
Households in 2006 = 40,780
% change in population, 2006 to 2020 = 21.7%
% change in households, 2006 to 2020 = 24.6%

Estimated Housing Units needed by 2020 in Missoula County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	2,406	42,919	54,373	11,454
Single-family	536	28,220		?
Multi-family	622	9,394		?
Manufactured Home	1,248	5,305		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

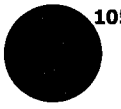
% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 24,410
2006

Income = $ 35,591
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 13,195
2006



Income = $ 19,239
2020

The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Housing Statistics and Projections for Montana

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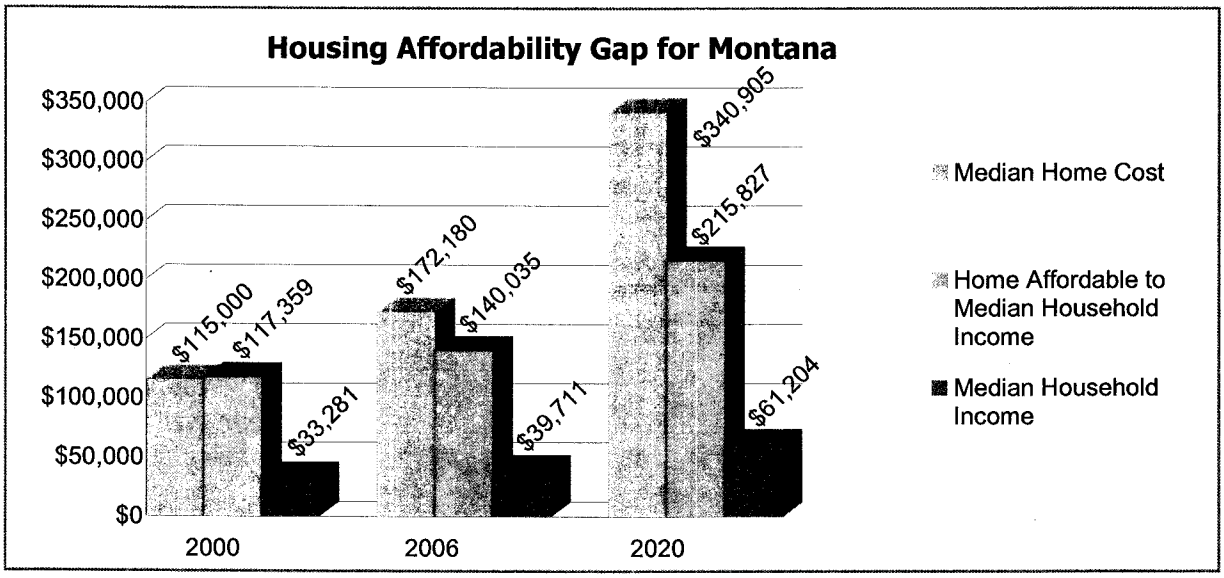

Select Occupations Relative to the Affordability of Housing in Montana

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$30,628	$172,180	($64,176)	26.6%	$29,555	$340,905	($236,686)	52.1%
Licensed Practical Nurse	$30,900	$172,180	($63,217)	26.4%	$47,624	$340,905	($172,966)	32.3%
Police Officer	$37,610	$172,180	($39,555)	21.7%	$57,966	$340,905	($136,498)	26.6%
Elementary School Teacher	$34,400	$172,180	($50,875)	23.7%	$53,019	$340,905	($153,944)	29.0%
Retail Salesperson	$18,590	$172,180	($106,626)	43.9%	$28,652	$340,905	($239,870)	53.7%
Senior on the average SSI	$13,016	$172,180	($126,281)	62.7%	$18,978	$340,905	($273,984)	81.1%

* (red) **indicates shortfall**

Housing Units and Structure-type data for Montana

Homeownership rate in 2000 = 69.1%
Households in 2006 = 377,080
% change in population, 2006 to 2020 = 15.1%
% change in households, 2006 to 2020 = 17.9%

Estimated Housing Units needed by 2020 in Montana

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	106,390	408,048	502,758	94,711
Single-family	61,963	301,487		?
Multi-family	8,840	56,230		?
Manufactured Home	35,587	50,331		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 25,088
2006

Income = $ 33,602
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 13,016
2006

Income = $ 18,978
2020

The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Housing Statistics and Projections for each county in Montana

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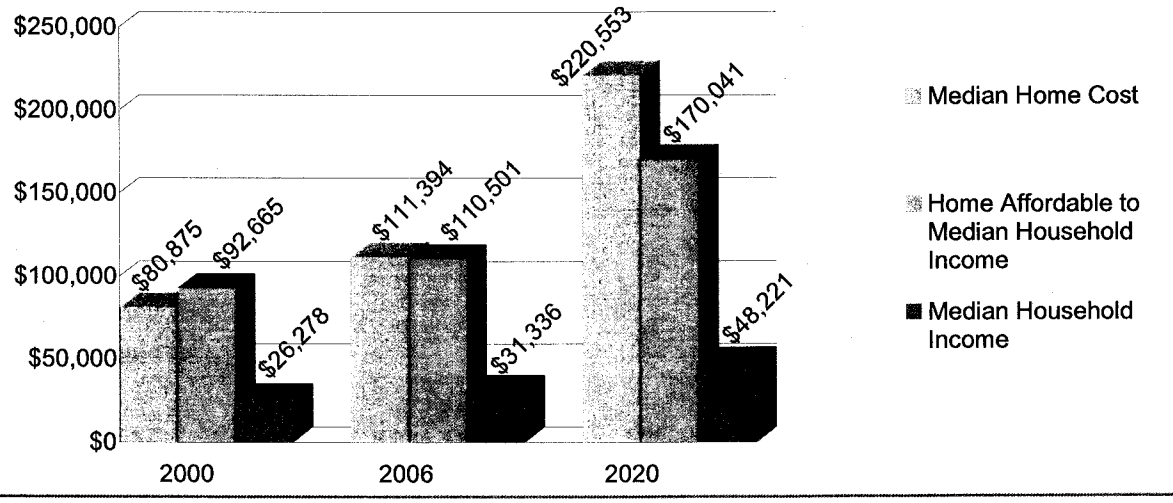
County:
Musselshell

Housing Affordability Gap for Musselshell County



Select Occupations Relative to the Affordability of Housing in Musselshell County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$24,908	$111,394	($23,560)	28.8%	$23,647	$220,553	($137,167)	48.7%
Licensed Practical Nurse	$29,230	$111,394	($8,320)	24.5%	$44,980	$220,553	($61,940)	25.6%
Police Officer	$36,610	$111,394	$17,705	19.6%	$56,336	$220,553	($21,893)	20.5%
Elementary School Teacher	$33,360	$111,394	$6,244	21.5%	$51,335	$220,553	($39,529)	22.5%
Retail Salesperson	$15,890	$111,394	($55,361)	45.1%	$24,452	$220,553	($134,327)	47.1%
Senior on the average SSI	$12,306	$111,394	($68,000)	58.2%	$17,942	$220,553	($157,283)	64.2%

*** (red) indicates shortfall**

Housing Units and Structure-type data for Musselshell County

Homeownership rate in 2000 = 76.9%
Households in 2006 = 1,930
% change in population, 2006 to 2020 =6.0%
% change in households, 2006 to 2020 =9.3%

Estimated Housing Units needed by 2020 in Musselshell County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	1,697	1,091	2,510	1,418
Single-family	1,208	577		?
Multi-family	14	101		?
Manufactured Home	475	413		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 21,002
2006

Income = $ 28,769
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 12,306
2006

Income = $ 17,942
2020

The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Housing Statistics and Projections for each county in Montana

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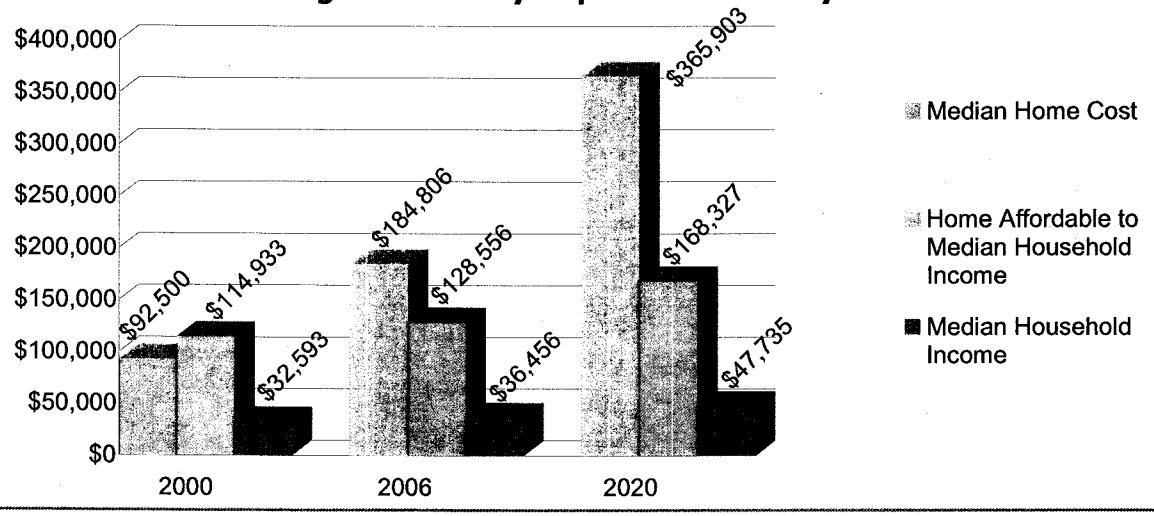
County:
Park

Housing Affordability Gap for Park County



Select Occupations Relative to the Affordability of Housing in Park County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$24,804	$184,806	($97,339)	34.9%	$23,263	$365,903	($283,870)	102.3%
Licensed Practical Nurse	$29,280	$184,806	($81,555)	29.6%	$38,338	$365,903	($230,710)	62.1%
Police Officer	$38,590	$184,806	($48,725)	22.4%	$50,529	$365,903	($187,723)	47.1%
Elementary School Teacher	$32,160	$184,806	($71,400)	26.9%	$42,109	$365,903	($217,412)	56.5%
Retail Salesperson	$18,580	$184,806	($119,287)	46.6%	$24,328	$365,903	($280,115)	97.8%
Senior on the average SSI	$13,283	$184,806	($137,967)	65.1%	$19,366	$365,903	($297,612)	122.9%

* (red) indicates shortfall

Housing Units and Structure-type data for Park County

Homeownership rate in 2000 = 66.4%
Households in 2006 = 7,040
% change in population, 2006 to 2020 =17.2%
% change in households, 2006 to 2020 =19.9%

Estimated Housing Units needed by 2020 in Park County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	2,440	7,306	9,892	2,586
Single-family	1,773	5,179		?
Multi-family	200	905		?
Manufactured Home	467	1,222		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 25,916
2006

Income = $ 37,787
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 13,283
2006

Income = $ 19,366
2020

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Housing Statistics and Projections for each county in Montana

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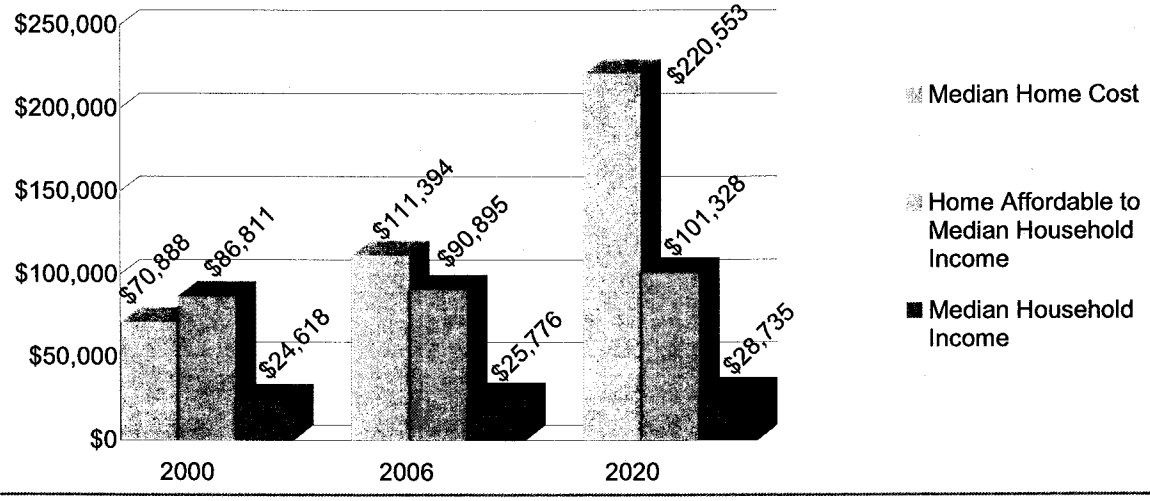
County:
Petroleum

Housing Affordability Gap for Petroleum County



Select Occupations Relative to the Affordability of Housing in Petroleum County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$16,276	$111,394	($54,000)	44.0%	$21,100	$220,553	($146,147)	54.6%
Licensed Practical Nurse	$29,230	$111,394	($8,320)	24.5%	$32,585	$220,553	($105,648)	35.4%
Police Officer	$36,610	$111,394	$17,705	19.6%	$40,812	$220,553	($76,637)	28.2%
Elementary School Teacher	$33,360	$111,394	$6,244	21.5%	$37,189	$220,553	($89,413)	31.0%
Retail Salesperson	$15,890	$111,394	($55,361)	45.1%	$17,714	$220,553	($158,088)	65.1%
Senior on the average SSI	$10,227	$111,394	($75,329)	70.0%	$14,911	$220,553	($167,970)	77.3%

* (red) **indicates shortfall**

Housing Units and Structure-type data for Petroleum County

Homeownership rate in 2000 = 74.4%
Households in 2006 = 200
% change in population, 2006 to 2020 =-15.6%
% change in households, 2006 to 2020 =-5.0%

Estimated Housing Units needed by 2020 in Petroleum County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	185	164	243	79
Single-family	135	100		?
Multi-family	1	2		?
Manufactured Home	49	62		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

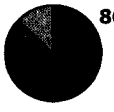
% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 24,693
2006

Income = $ 32,640
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 10,227
2006



Income = $ 14,911
2020

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Montana Department of Commerce, Housing Coordinating Team, White Paper, August 2008 revision

Housing Statistics and Projections for each county in Montana

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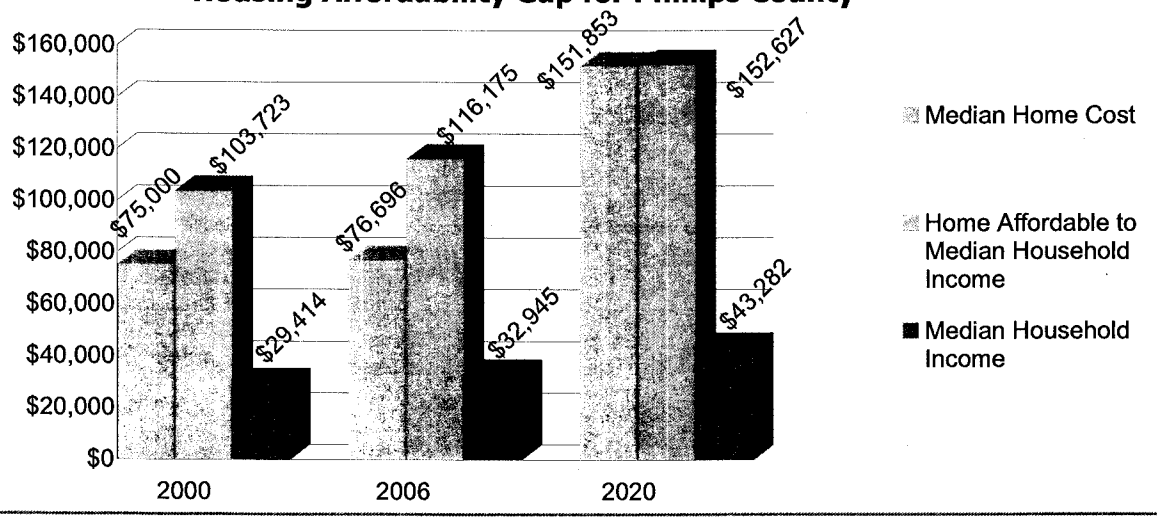
County:
Phillips

Housing Affordability Gap for Phillips County



Select Occupations Relative to the Affordability of Housing in Phillips County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$24,232	$76,696	$8,754	29.6%	$24,542	$151,853	($65,308)	47.0%
Licensed Practical Nurse	$32,830	$76,696	$39,073	21.8%	$43,131	$151,853	$242	26.7%
Police Officer	$33,150	$76,696	$40,201	21.6%	$43,552	$151,853	$1,724	26.5%
Elementary School Teacher	$35,000	$76,696	$46,725	20.5%	$45,982	$151,853	$10,295	25.1%
Retail Salesperson	$16,580	$76,696	($18,230)	43.2%	$21,782	$151,853	($75,041)	52.9%
Senior on the average SSI	$12,059	$76,696	($34,172)	59.4%	$17,582	$151,853	($89,852)	65.6%

* (red) **indicates shortfall**

Housing Units and Structure-type data for Phillips County

Homeownership rate in 2000 = 70.5%
Households in 2006 = 1,660
% change in population, 2006 to 2020 =-10.2%
% change in households, 2006 to 2020 =-8.4%

Estimated Housing Units needed by 2020 in Phillips County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	918	1,436	1,917	481
Single-family	625	1,079		?
Multi-family	55	175		?
Manufactured Home	238	182		?

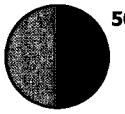
The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 21,122
2006

Income = $ 23,137
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment



Income = $ 12,059
2006

Income = $ 17,582
2020

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Housing Statistics and Projections for each county in Montana

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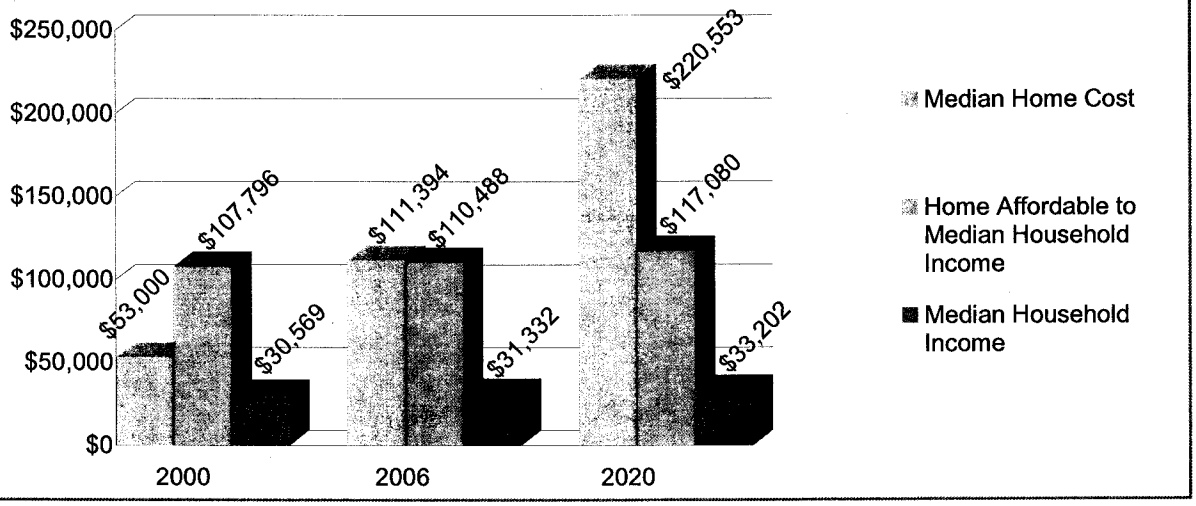
County:
Pondera

Housing Affordability Gap for Pondera County



Select Occupations Relative to the Affordability of Housing in Pondera County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$26,156	$111,394	($19,160)	27.8%	$27,820	$220,553	($122,449)	43.5%
Licensed Practical Nurse	$29,230	$111,394	($8,320)	24.8%	$30,974	$220,553	($111,328)	39.1%
Police Officer	$36,610	$111,394	$17,705	19.8%	$38,794	$220,553	($83,751)	31.2%
Elementary School Teacher	$33,360	$111,394	$6,244	21.8%	$35,350	$220,553	($95,896)	34.2%
Retail Salesperson	$15,890	$111,394	($55,361)	45.7%	$16,838	$220,553	($161,176)	71.9%
Senior on the average SSI	$13,022	$111,394	($65,473)	55.7%	$18,987	$220,553	($153,599)	63.7%

* (red) indicates shortfall

Housing Units and Structure-type data for Pondera County

Homeownership rate in 2000 = 70.2%
Households in 2006 = 2,280
% change in population, 2006 to 2020 =-7.0%
% change in households, 2006 to 2020 =-4.4%

Estimated Housing Units needed by 2020 in Pondera County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	988	1,432	2,506	1,074
Single-family	722	1,137		?
Multi-family	78	107		?
Manufactured Home	188	188		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 24,808
2006

Income = $ 36,170
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 13,022
2006

Income = $ 18,987
2020

The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Housing Statistics and Projections for each county in Montana

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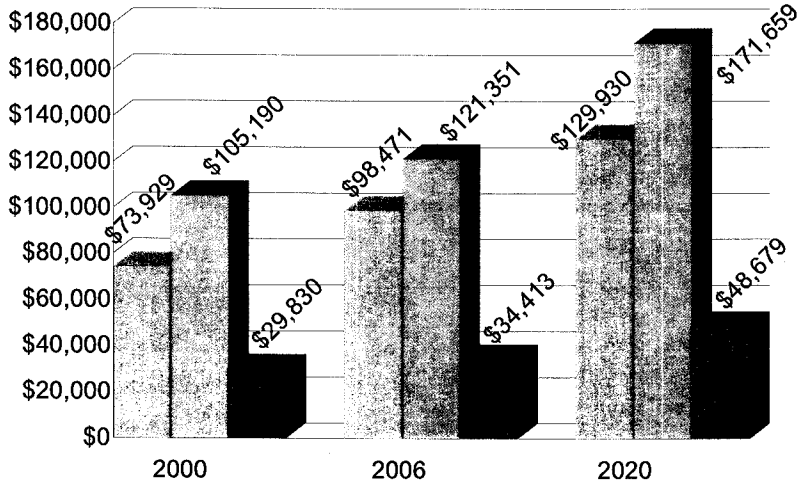
County:
Powder River

Housing Affordability Gap for Powder River County



Select Occupations Relative to the Affordability of Housing in Powder River County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$19,292	$98,471	($30,441)	37.1%	$20,360	$129,930	($58,135)	56.6%
Licensed Practical Nurse	$32,830	$98,471	$17,298	21.8%	$46,440	$129,930	$33,832	24.8%
Police Officer	$33,150	$98,471	$18,426	21.6%	$46,893	$129,930	$35,428	24.6%
Elementary School Teacher	$35,000	$98,471	$24,950	20.5%	$49,510	$129,930	$44,656	23.3%
Retail Salesperson	$16,580	$98,471	($40,005)	43.2%	$23,453	$129,930	($47,226)	49.1%
Senior on the average SSI	$13,548	$98,471	($50,697)	52.9%	$19,753	$129,930	($60,276)	58.4%

* (red) **indicates shortfall**

Housing Units and Structure-type data for Powder River County

Homeownership rate in 2000 = 72.9%
Households in 2006 = 710
% change in population, 2006 to 2020 = -10.6%
% change in households, 2006 to 2020 = -8.5%

Estimated Housing Units needed by 2020 in Powder River County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	787	299	824	526
Single-family	604	118		?
Multi-family	0	27		?
Manufactured Home	183	154		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 23,095
2006

Income = $ 23,906
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 13,548
2006

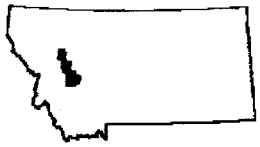
Income = $ 19,753
2020

The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

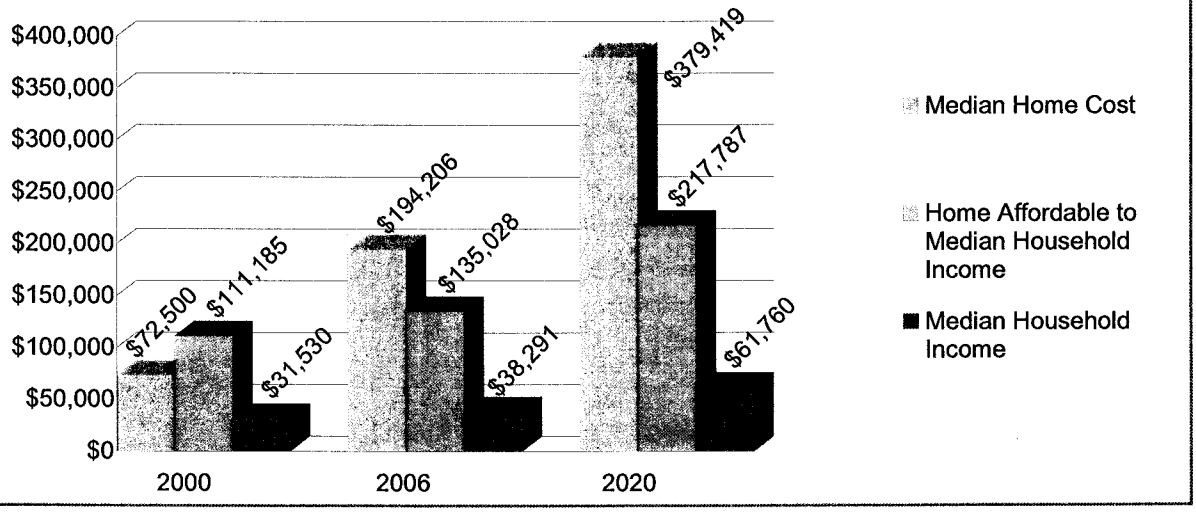
Housing Statistics and Projections for each county in Montana

This data has been collected by the Housing Coordinating Team for this White Paper in an effort to document the housing affordability problems experienced by Montanans in 2006 and to predict the potential face of the problem in 2020, if no changes are made to current practices and trends.

County:
Powell



Housing Affordability Gap for Powell County



Select Occupations Relative to the Affordability of Housing in Powell County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$29,952	$194,206	($88,586)	25.7%	$28,593	$379,419	($278,591)	52.7%
Licensed Practical Nurse	**$29,280**	**$194,206**	**($90,955)**	**26.3%**	**$47,226**	**$379,419**	**($212,886)**	**31.9%**
Police Officer	$38,590	$194,206	($58,125)	20.0%	$62,242	$379,419	($159,934)	24.2%
Elementary School Teacher	**$32,160**	**$194,206**	**($80,800)**	**23.9%**	**$51,871**	**$379,419**	**($196,505)**	**29.1%**
Retail Salesperson	$18,580	$194,206	($128,687)	41.4%	$29,968	$379,419	($273,743)	50.3%
Senior on the average SSI	**$13,116**	**$194,206**	**($147,954)**	**58.7%**	**$19,124**	**$379,419**	**($311,983)**	**78.8%**

*** (red) indicates shortfall**

Housing Units and Structure-type data for Powell County

Homeownership rate in 2000 = 71.4%
Households in 2006 = 2,370
% change in population, 2006 to 2020 =7.9%
% change in households, 2006 to 2020 =10.1%

Estimated Housing Units needed by 2020 in Powell County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	887	2,312	3,063	750
Single-family	636	1,738		**?**
Multi-family	74	148		**?**
Manufactured Home	177	426		**?**

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

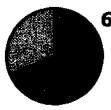
% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 28,847
2006

Income = $ 42,059
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 13,116
2006



Income = $ 19,124
2020

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Housing Statistics and Projections for each county in Montana

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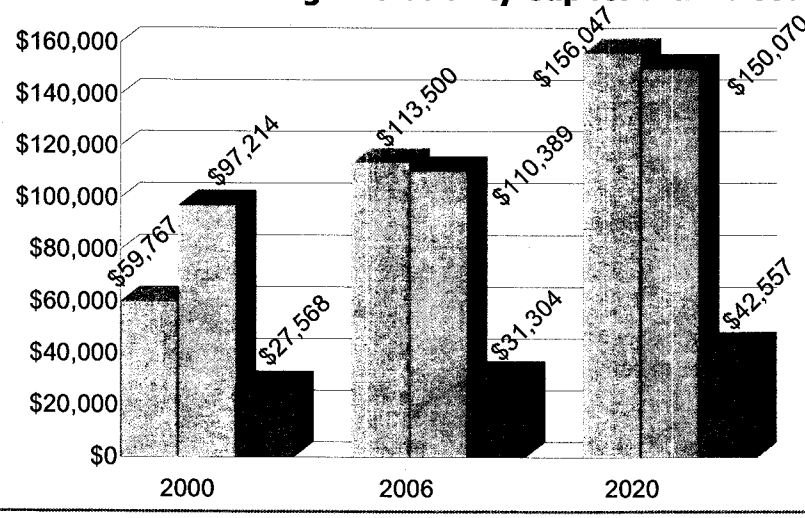
County:
Prairie

Housing Affordability Gap for Prairie County



Select Occupations Relative to the Affordability of Housing in Prairie County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$24,180	$113,500	($28,234)	29.6%	$24,875	$156,047	($68,330)	46.3%
Licensed Practical Nurse	$32,830	$113,500	$2,269	21.8%	$44,632	$156,047	$1,338	25.8%
Police Officer	$33,150	$113,500	$3,397	21.6%	$45,067	$156,047	$2,872	25.6%
Elementary School Teacher	$35,000	$113,500	$9,921	20.5%	$47,582	$156,047	$11,741	24.2%
Retail Salesperson	$16,580	$113,500	($55,034)	43.2%	$22,540	$156,047	($76,563)	51.1%
Senior on the average SSI	$12,567	$113,500	($69,184)	57.0%	$18,323	$156,047	($91,433)	62.9%

* (red) **indicates shortfall**

Housing Units and Structure-type data for Prairie County

Homeownership rate in 2000 = 77.7%
Households in 2006 = 490
% change in population, 2006 to 2020 = -13.4%
% change in households, 2006 to 2020 = -10.2%

Estimated Housing Units needed by 2020 in Prairie County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	554	143	551	408
Single-family	482	76		?
Multi-family	16	10		?
Manufactured Home	56	57		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 25,381
2006

Income = $ 33,130
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 12,567
2006

Income = $ 18,323
2020

The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Housing Statistics and Projections for each county in Montana

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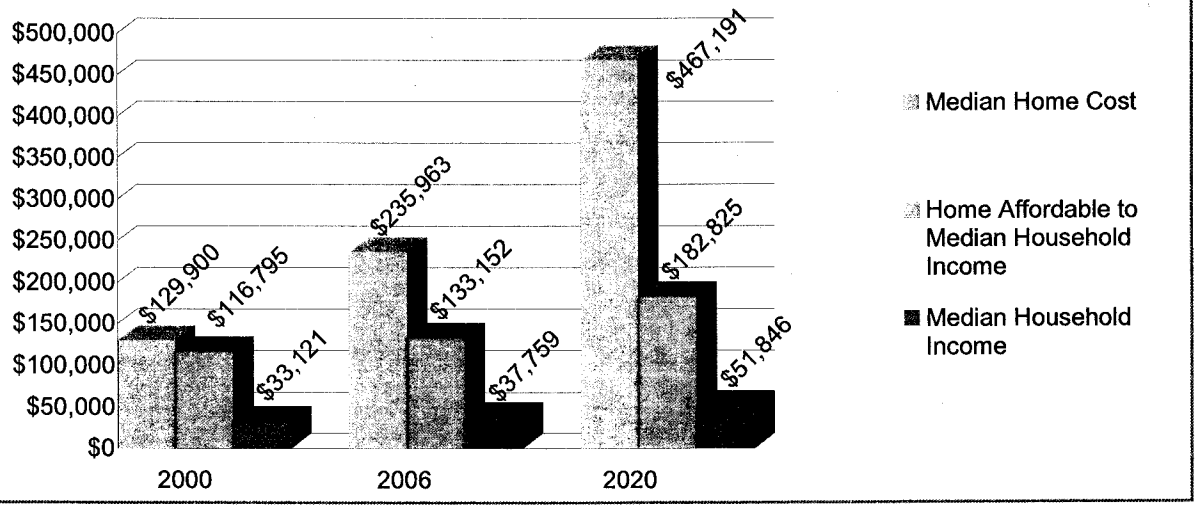
County:
Ravalli

Housing Affordability Gap for Ravalli County



Select Occupations Relative to the Affordability of Housing in Ravalli County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$26,260	$235,963	($143,362)	32.1%	$25,389	$467,191	($377,662)	84.5%
Licensed Practical Nurse	**$30,120**	**$235,963**	**($129,750)**	**28.0%**	**$41,356**	**$467,191**	**($321,355)**	**51.9%**
Police Officer	$36,180	$235,963	($108,381)	23.3%	$49,677	$467,191	($292,013)	43.2%
Elementary School Teacher	**$35,860**	**$235,963**	**($109,509)**	**23.5%**	**$49,238**	**$467,191**	**($293,563)**	**43.6%**
Retail Salesperson	$18,970	$235,963	($169,069)	44.4%	$26,047	$467,191	($375,341)	82.3%
Senior on the average SSI	**$12,325**	**$235,963**	**($192,501)**	**68.4%**	**$17,970**	**$467,191**	**($403,822)**	**119.3%**

*** (red) indicates shortfall**

Housing Units and Structure-type data for Ravalli County

Homeownership rate in 2000 = 75.7%
Households in 2006 = 16,320
% change in population, 2006 to 2020 =39.3%
% change in households, 2006 to 2020 =42.7%

Estimated Housing Units needed by 2020 in Ravalli County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	2,882	16,896	25,710	8,814
Single-family	1,173	13,579		**?**
Multi-family	116	1,223		**?**
Manufactured Home	1,593	2,094		**?**

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

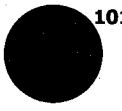
% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 26,216
2006

Income = $ 37,564
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 12,325
2006



Income = $ 17,970
2020

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Housing Statistics and Projections for each county in Montana

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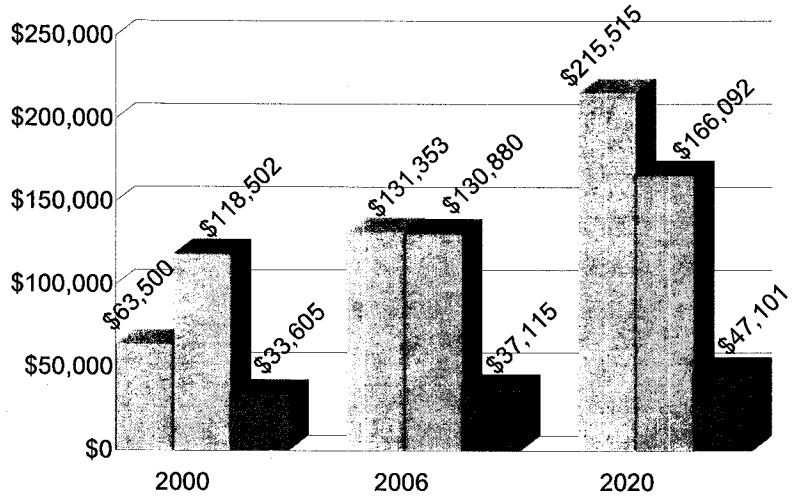
County:
Richland

Housing Affordability Gap for Richland County



Select Occupations Relative to the Affordability of Housing in Richland County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$31,200	$131,353	($21,332)	23.0%	$30,416	$215,515	($108,259)	37.9%
Licensed Practical Nurse	$32,830	$131,353	($15,584)	21.8%	$41,662	$215,515	($68,599)	27.7%
Police Officer	$33,150	$131,353	($14,456)	21.6%	$42,069	$215,515	($67,167)	27.4%
Elementary School Teacher	$35,000	$131,353	($7,932)	20.5%	$44,416	$215,515	($58,888)	26.0%
Retail Salesperson	$16,580	$131,353	($72,887)	43.2%	$21,041	$215,515	($141,319)	54.8%
Senior on the average SSI	$12,874	$131,353	($85,954)	55.6%	$18,771	$215,515	($149,322)	61.4%

* (red) **indicates shortfall**

Housing Units and Structure-type data for Richland County

Homeownership rate in 2000 = 72.3%
Households in 2006 = 3,710
% change in population, 2006 to 2020 =-1.2%
% change in households, 2006 to 2020 =0.8%

Estimated Housing Units needed by 2020 in Richland County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	2,072	1,917	4,297	2,380
Single-family	1,733	1,434		?
Multi-family	0	74		?
Manufactured Home	339	409		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 26,121
2006

Income = $ 27,104
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 12,874
2006

Income = $ 18,771
2020

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Housing Statistics and Projections for each county in Montana

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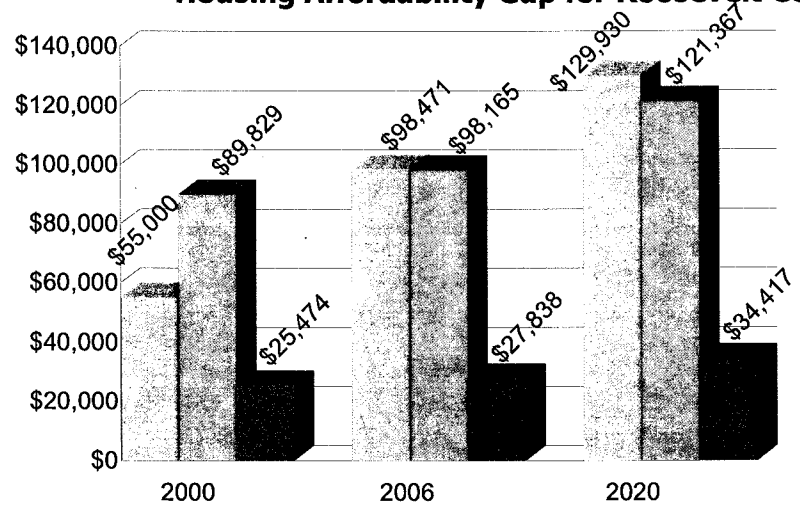
County:
Roosevelt

Housing Affordability Gap for Roosevelt County



Select Occupations Relative to the Affordability of Housing in Roosevelt County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$25,428	$98,471	($8,804)	28.2%	$25,039	$129,930	($41,634)	46.0%
Licensed Practical Nurse	$32,830	$98,471	$17,298	21.8%	$40,590	$129,930	$13,202	28.4%
Police Officer	$33,150	$98,471	$18,426	21.6%	$40,985	$129,930	$14,597	28.1%
Elementary School Teacher	$35,000	$98,471	$24,950	20.5%	$43,273	$129,930	$22,662	26.6%
Retail Salesperson	$16,580	$98,471	($40,005)	43.2%	$20,499	$129,930	($57,645)	56.2%
Senior on the average SSI	$11,565	$98,471	($57,689)	61.9%	$16,862	$129,930	($70,470)	68.4%

* (red) **indicates shortfall**

Housing Units and Structure-type data for Roosevelt County

Homeownership rate in 2000 = 65.3%
Households in 2006 = 3,530
% change in population, 2006 to 2020 = 1.8%
% change in households, 2006 to 2020 = 4.2%

Estimated Housing Units needed by 2020 in Roosevelt County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	1,762	1,276	4,101	2,825
Single-family	1,323	786		?
Multi-family	125	188		?
Manufactured Home	314	302		?

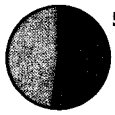
The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 23,095
2006

Income = $ 23,906
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment



Income = $ 11,565
2006

Income = $ 16,862
2006

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Housing Statistics and Projections for each county in Montana

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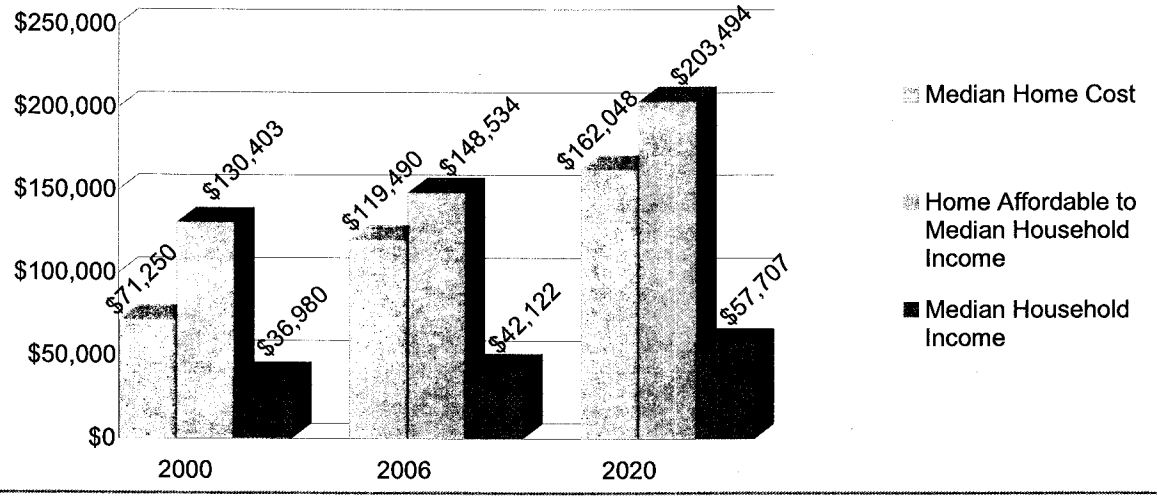
County:
Rosebud

Housing Affordability Gap for Rosebud County



Select Occupations Relative to the Affordability of Housing in Rosebud County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$38,116	$119,490	$14,919	18.8%	$38,433	$162,048	($26,520)	30.0%
Licensed Practical Nurse	$32,830	$119,490	($3,721)	21.8%	$44,978	$162,048	($3,443)	25.6%
Police Officer	$33,150	$119,490	($2,593)	21.6%	$45,416	$162,048	($1,897)	25.4%
Elementary School Teacher	$35,000	$119,490	$3,931	20.5%	$47,951	$162,048	$7,041	24.0%
Retail Salesperson	$16,580	$119,490	($61,024)	43.2%	$22,715	$162,048	($81,948)	50.7%
Senior on the average SSI	$11,796	$119,490	($77,893)	60.7%	$17,199	$162,048	($101,399)	67.0%

* (red) **indicates shortfall**

Housing Units and Structure-type data for Rosebud County

Homeownership rate in 2000 = 67.2%
Households in 2006 = 3,280
% change in population, 2006 to 2020 = 13.3%
% change in households, 2006 to 2020 = 16.2%

Estimated Housing Units needed by 2020 in Rosebud County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	1,984	1,257	4,399	3,142
Single-family	1,209	652		?
Multi-family	58	330		?
Manufactured Home	717	275		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 27,121
2006

Income = $ 29,276
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 11,796
2006

Income = $ 17,199
2020

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Housing Statistics and Projections for each county in Montana

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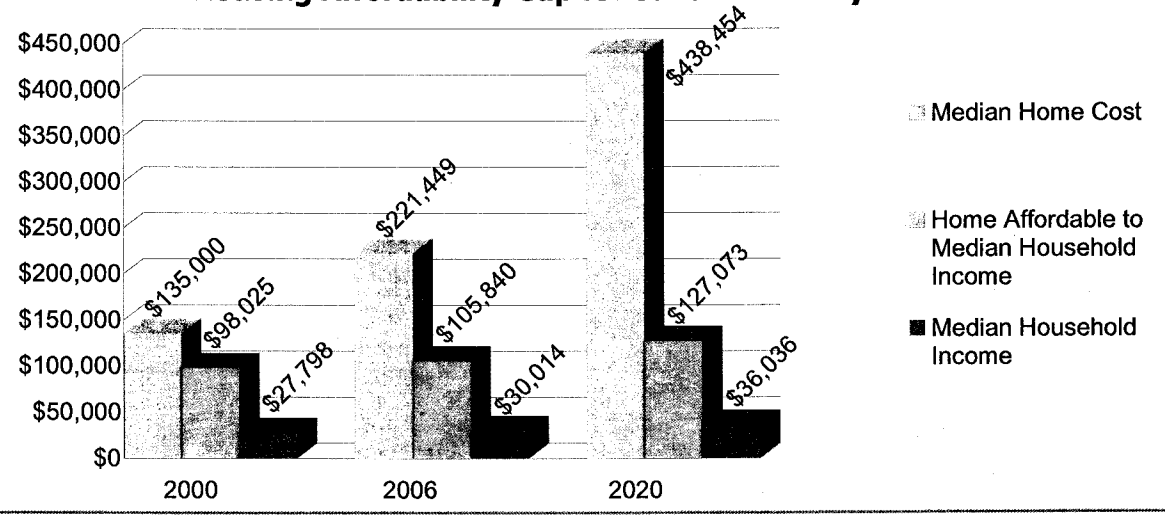
County:
Sanders

Housing Affordability Gap for Sanders County



Select Occupations Relative to the Affordability of Housing in Sanders County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$23,816	$221,449	($137,466)	33.1%	$22,385	$438,454	($359,516)	73.5%
Licensed Practical Nurse	$30,120	$221,449	($115,236)	26.2%	$36,162	$438,454	($310,934)	45.5%
Police Officer	$36,180	$221,449	($93,867)	21.8%	$43,438	$438,454	($285,278)	37.9%
Elementary School Teacher	$35,860	$221,449	($94,995)	22.0%	$43,054	$438,454	($286,632)	38.2%
Retail Salesperson	$18,970	$221,449	($154,555)	41.5%	$22,776	$438,454	($358,140)	72.3%
Senior on the average SSI	$12,904	$221,449	($175,944)	61.1%	$18,815	$438,454	($372,107)	87.5%

* (red) **indicates shortfall**

Housing Units and Structure-type data for Sanders County

Homeownership rate in 2000 = 76.5%
Households in 2006 = 4,680
% change in population, 2006 to 2020 =17.9%
% change in households, 2006 to 2020 =21.2%

Estimated Housing Units needed by 2020 in Sanders County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	3,054	5,975	6,744	769
Single-family	1,384	4,827		?
Multi-family	44	204		?
Manufactured Home	1,626	944		?

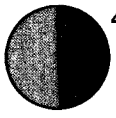
The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 22,442
2006

Income = $ 28,256
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment



Income = $ 12,904
2006

Income = $ 18,815
2020

The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Housing Statistics and Projections for each county in Montana

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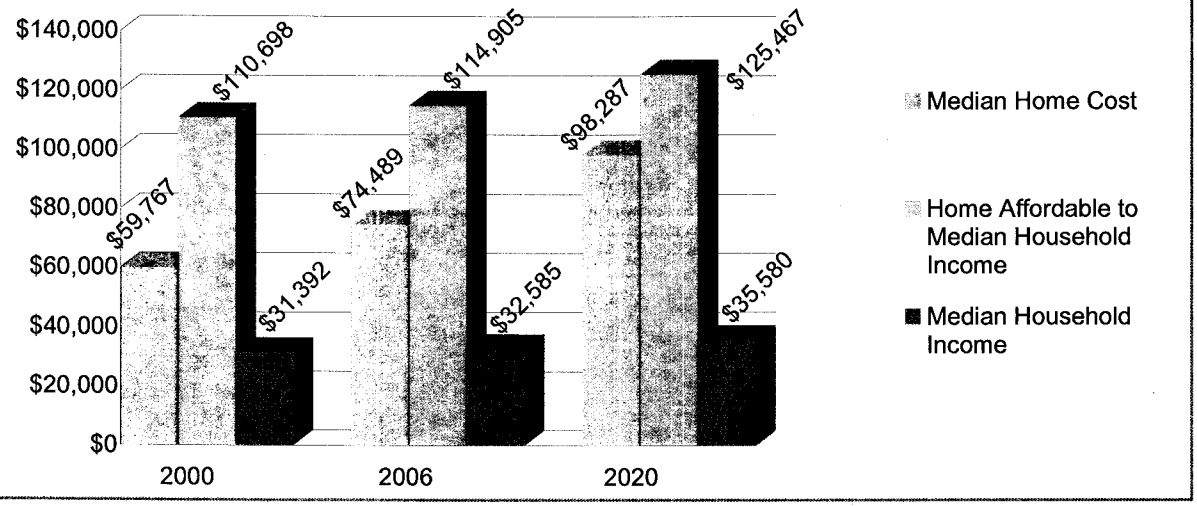
County:
Sheridan

Housing Affordability Gap for Sheridan County



Select Occupations Relative to the Affordability of Housing in Sheridan County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$23,140	$74,489	$7,110	31.0%	$22,896	$98,287	($17,547)	50.3%
Licensed Practical Nurse	$32,830	$74,489	$41,280	21.8%	$35,848	$98,287	$28,124	32.2%
Police Officer	$33,150	$74,489	$42,408	21.6%	$36,197	$98,287	$29,356	31.8%
Elementary School Teacher	$35,000	$74,489	$48,932	20.5%	$38,217	$98,287	$36,479	30.2%
Retail Salesperson	$16,580	$74,489	($16,023)	43.2%	$18,104	$98,287	($34,446)	63.7%
Senior on the average SSI	$13,157	$74,489	($28,093)	54.4%	$19,183	$98,287	($30,640)	60.1%

* (red) **indicates shortfall**

Housing Units and Structure-type data for Sheridan County

Homeownership rate in 2000 = 80.1%
Households in 2006 = 1,470
% change in population, 2006 to 2020 = -12.7%
% change in households, 2006 to 2020 = -10.2%

Estimated Housing Units needed by 2020 in Sheridan County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	1,608	465	1,579	1,115
Single-family	1,342	313		?
Multi-family	70	99		?
Manufactured Home	196	53		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 23,095
2006

Income = $ 29,191
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 13,157
2006

Income = $ 19,183
2020

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Housing Statistics and Projections for each county in Montana

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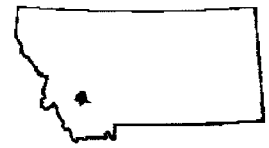
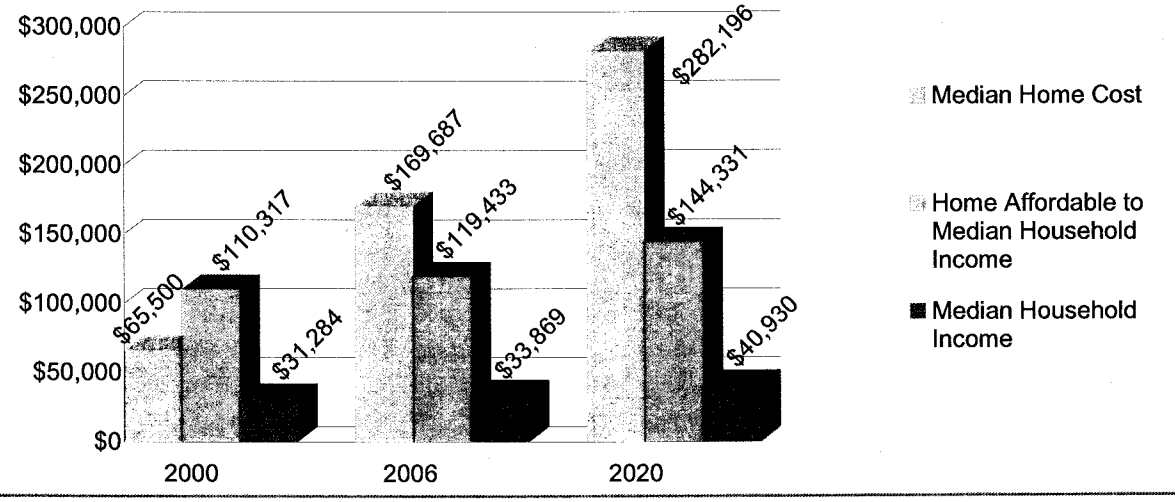
County:
Silver Bow



Housing Affordability Gap for Silver Bow County



Select Occupations Relative to the Affordability of Housing in Silver Bow County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$31,668	$169,687	($58,016)	22.7%	$29,103	$282,196	($179,570)	40.4%
Licensed Practical Nurse	$29,280	$169,687	($66,436)	24.6%	$35,384	$282,196	($157,421)	33.3%
Police Officer	$38,590	$169,687	($33,608)	18.7%	$46,635	$282,196	($117,747)	25.2%
Elementary School Teacher	$32,160	$169,687	($56,281)	22.4%	$38,864	$282,196	($145,148)	30.3%
Retail Salesperson	$18,580	$169,687	($104,168)	38.8%	$22,453	$282,196	($203,019)	52.4%
Senior on the average SSI	$12,605	$169,687	($125,237)	57.1%	$18,378	$282,196	($217,388)	64.0%

*** (red) indicates shortfall**

Housing Units and Structure-type data for Silver Bow County

Homeownership rate in 2000 = 70.4%
Households in 2006 = 13,680
% change in population, 2006 to 2020 = -1.6%
% change in households, 2006 to 2020 = 1.0%

Estimated Housing Units needed by 2020 in Silver Bow County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	4,553	11,205	15,299	4,094
Single-family	3,383	8,135		?
Multi-family	992	1,704		?
Manufactured Home	178	1,366		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 19,860
2006

Income = $ 23,931
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 12,605
2006

Income = $ 18,378
2020

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Housing Statistics and Projections for each county in Montana

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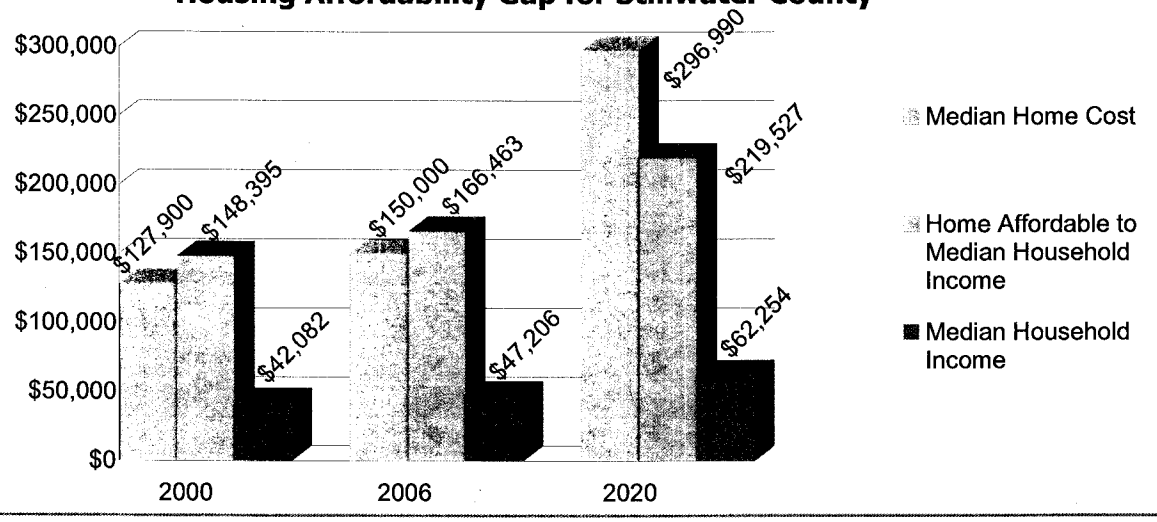
County:
Stillwater

Housing Affordability Gap for Stillwater County



Select Occupations Relative to the Affordability of Housing in Stillwater County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$40,404	$150,000	($7,523)	17.7%	$45,642	$296,990	($136,040)	25.3%
Licensed Practical Nurse	$29,230	$150,000	($46,926)	24.5%	$38,548	$296,990	($161,058)	29.9%
Police Officer	$36,610	$150,000	($20,901)	19.6%	$48,280	$296,990	($126,738)	23.9%
Elementary School Teacher	$33,360	$150,000	($32,362)	21.5%	$43,994	$296,990	($141,852)	26.2%
Retail Salesperson	$15,890	$150,000	($93,967)	45.1%	$20,955	$296,990	($223,095)	55.0%
Senior on the average SSI	$12,813	$150,000	($104,818)	55.9%	$18,681	$296,990	($231,113)	61.7%

* (red) indicates shortfall

Housing Units and Structure-type data for Stillwater County

Homeownership rate in 2000 = 76.0%
Households in 2006 = 3,450
% change in population, 2006 to 2020 =20.4%
% change in households, 2006 to 2020 =23.5%

Estimated Housing Units needed by 2020 in Stillwater County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	1,001	3,535	5,030	1,495
Single-family	594	2,896		?
Multi-family	61	135		?
Manufactured Home	346	504		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 36,819
2006

Income = $ 53,682
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 12,813
2006

Income = $ 18,681
2006

The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Housing Statistics and Projections for each county in Montana

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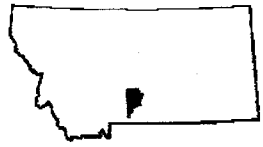
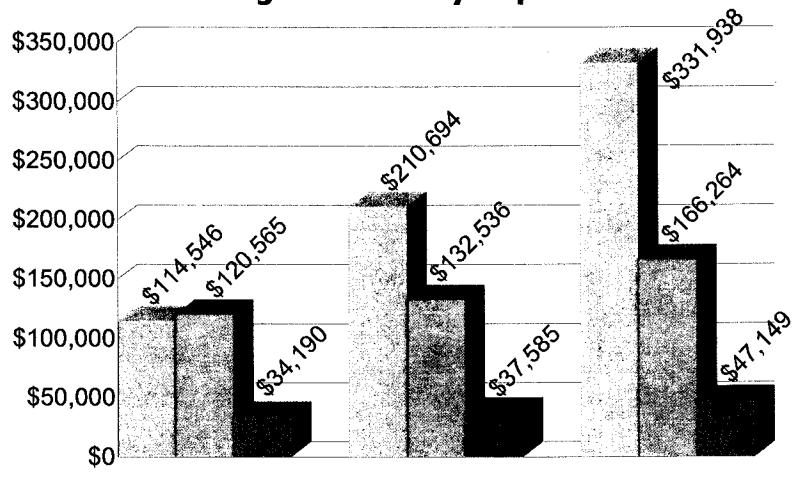
County:
Sweet Grass



Housing Affordability Gap for Sweet Grass County



Select Occupations Relative to the Affordability of Housing in Sweet Grass County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$37,752	$210,694	($77,568)	19.0%	$39,968	$331,938	($190,998)	28.8%
Licensed Practical Nurse	$29,230	$210,694	($107,620)	24.5%	$36,669	$331,938	($202,633)	31.4%
Police Officer	$36,610	$210,694	($81,595)	19.6%	$45,927	$331,938	($169,986)	25.1%
Elementary School Teacher	$33,360	$210,694	($93,056)	21.5%	$41,850	$331,938	($184,363)	27.5%
Retail Salesperson	$15,890	$210,694	($154,661)	45.1%	$19,934	$331,938	($261,645)	57.8%
Senior on the average SSI	$11,659	$210,694	($169,580)	61.4%	$16,999	$331,938	($271,993)	67.8%

*** (red) indicates shortfall**

Housing Units and Structure-type data for Sweet Grass County

Homeownership rate in 2000 = 74.1%
Households in 2006 = 1,530
% change in population, 2006 to 2020 =6.9%
% change in households, 2006 to 2020 =9.8%

Estimated Housing Units needed by 2020 in Sweet Grass County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	354	1,855	2,027	172
Single-family	180	1,601		?
Multi-family	25	88		?
Manufactured Home	149	166		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 24,693
2006

Income = $ 36,003
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 11,659
2006

Income = $ 16,999
2020

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Housing Statistics and Projections for each county in Montana

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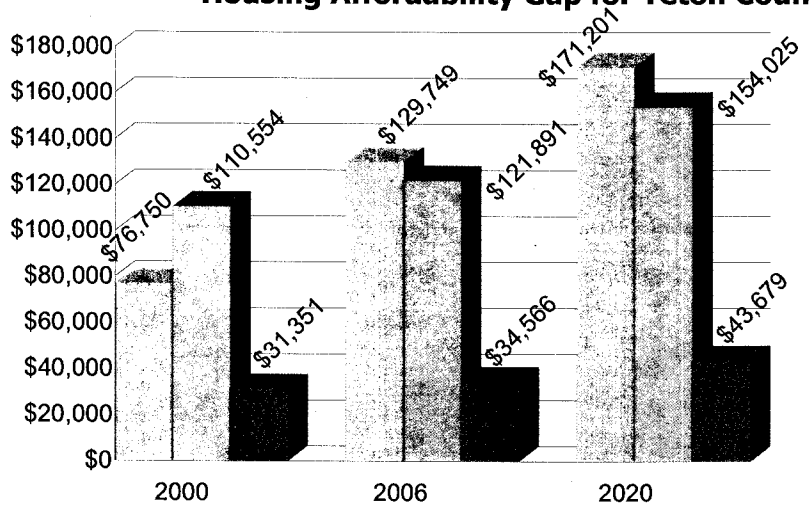
County:
Teton

Housing Affordability Gap for Teton County



Select Occupations Relative to the Affordability of Housing in Teton County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$25,272	$129,749	($40,632)	28.7%	$26,292	$171,201	($78,487)	46.0%
Licensed Practical Nurse	$29,230	$129,749	($26,675)	24.8%	$36,936	$171,201	($40,953)	32.8%
Police Officer	$36,610	$129,749	($650)	19.8%	$46,262	$171,201	($8,067)	26.2%
Elementary School Teacher	$33,360	$129,749	($12,111)	21.8%	$42,155	$171,201	($22,549)	28.7%
Retail Salesperson	$15,890	$129,749	($73,716)	45.7%	$20,079	$171,201	($100,395)	60.3%
Senior on the average SSI	$12,959	$129,749	($84,051)	56.0%	$18,895	$171,201	($104,573)	64.1%

* (red) indicates shortfall

Housing Units and Structure-type data for Teton County

Homeownership rate in 2000 = 75.7%
Households in 2006 = 2,420
% change in population, 2006 to 2020 = -3.2%
% change in households, 2006 to 2020 = -1.2%

Estimated Housing Units needed by 2020 in Teton County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	1,205	1,887	2,696	808
Single-family	974	1,433		?
Multi-family	30	231		?
Manufactured Home	201	223		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 23,369
2006

Income = $ 34,072
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 12,959
2006

Income = $ 18,895
2020

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Housing Statistics and Projections for each county in Montana

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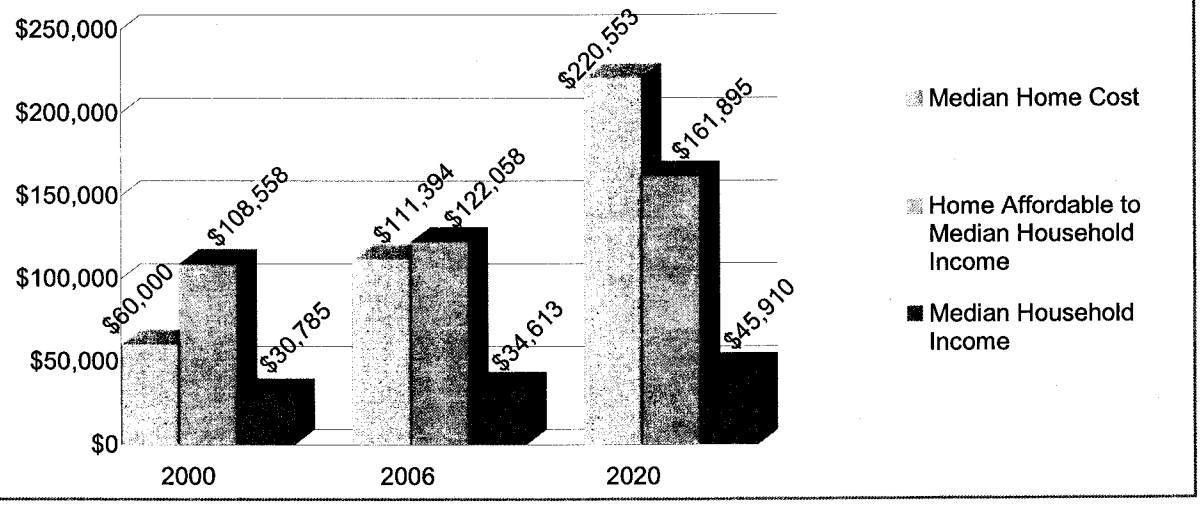
County:
Toole

Housing Affordability Gap for Toole County



Select Occupations Relative to the Affordability of Housing in Toole County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$29,016	$111,394	($9,074)	25.0%	$30,941	$220,553	($111,446)	39.1%
Licensed Practical Nurse	$29,230	$111,394	($8,320)	24.8%	$38,770	$220,553	($83,837)	31.2%
Police Officer	$36,610	$111,394	$17,705	19.8%	$48,559	$220,553	($49,319)	24.9%
Elementary School Teacher	$33,360	$111,394	$6,244	21.8%	$44,248	$220,553	($64,520)	27.4%
Retail Salesperson	$15,890	$111,394	($55,361)	45.7%	$21,076	$220,553	($146,231)	57.4%
Senior on the average SSI	$12,875	$111,394	($65,993)	56.4%	$18,772	$220,553	($154,357)	64.5%

* (red) **indicates shortfall**

Housing Units and Structure-type data for Toole County

Homeownership rate in 2000 = 71.5%
Households in 2006 = 1,890
% change in population, 2006 to 2020 = -7.0%
% change in households, 2006 to 2020 = -4.8%

Estimated Housing Units needed by 2020 in Toole County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	1,274	1,120	2,065	944
Single-family	1,026	674		?
Multi-family	98	208		?
Manufactured Home	150	238		?

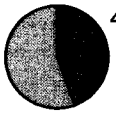
The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 25,021
2006

Income = $ 36,052
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment



Income = $ 12,875
2006

Income = $ 18,772
2020

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Housing Statistics and Projections for each county in Montana

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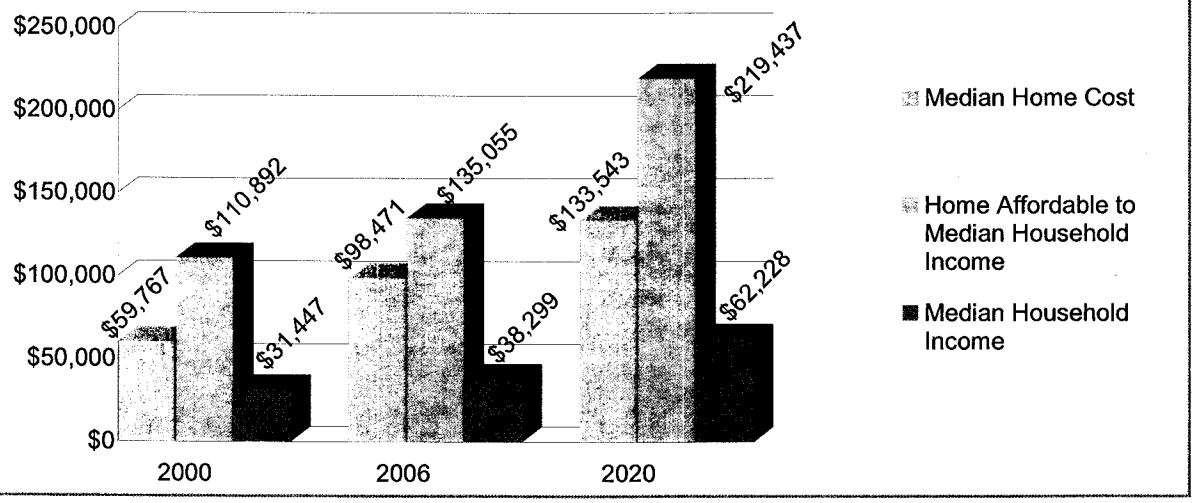
County:
Treasure

Housing Affordability Gap for Treasure County



Select Occupations Relative to the Affordability of Housing in Treasure County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$21,476	$98,471	($22,740)	33.3%	$23,000	$133,543	($52,438)	50.1%
Licensed Practical Nurse	$32,830	$98,471	$17,298	21.8%	$53,342	$133,543	$54,559	21.6%
Police Officer	$33,150	$98,471	$18,426	21.6%	$53,862	$133,543	$56,392	21.4%
Elementary School Teacher	$35,000	$98,471	$24,950	20.5%	$56,868	$133,543	$66,992	20.3%
Retail Salesperson	$16,580	$98,471	($40,005)	43.2%	$26,939	$133,543	($38,547)	42.8%
Senior on the average SSI	$11,724	$98,471	($57,127)	61.1%	$17,094	$133,543	($73,262)	67.4%

* (red) **indicates shortfall**

Housing Units and Structure-type data for Treasure County

Homeownership rate in 2000 = 71.4%
Households in 2006 = 280
% change in population, 2006 to 2020 = -7.4%
% change in households, 2006 to 2020 = -7.1%

Estimated Housing Units needed by 2020 in Treasure County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	286	161	300	139
Single-family	221	83		?
Multi-family	0	13		?
Manufactured Home	65	65		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 23,095
2006

Income = $ 23,906
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 11,724
2006

Income = $ 17,094
2020

The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Housing Statistics and Projections for each county in Montana

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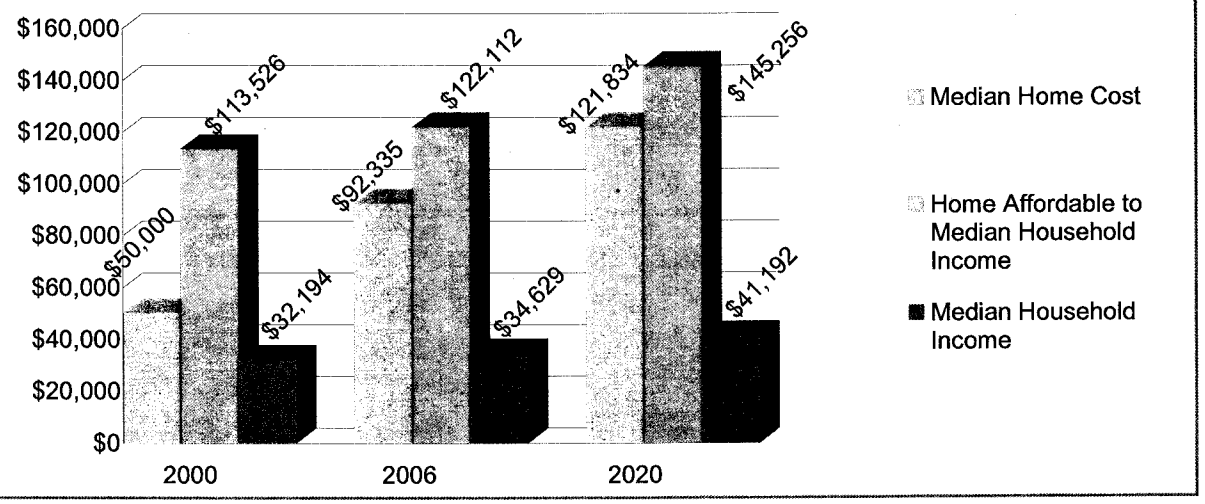
County:
Valley

Housing Affordability Gap for Valley County



Select Occupations Relative to the Affordability of Housing in Valley County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$25,532	$92,335	($2,301)	28.1%	$26,679	$121,834	($27,755)	43.2%
Licensed Practical Nurse	$32,830	$92,335	$23,434	21.8%	$39,052	$121,834	$15,877	29.5%
Police Officer	$33,150	$92,335	$24,562	21.6%	$39,433	$121,834	$17,219	29.2%
Elementary School Teacher	$35,000	$92,335	$31,086	20.5%	$41,634	$121,834	$24,980	27.7%
Retail Salesperson	$16,580	$92,335	($33,869)	43.2%	$19,722	$121,834	($52,286)	58.4%
Senior on the average SSI	$13,036	$92,335	($46,365)	54.9%	$19,007	$121,834	($54,810)	60.6%

* (red) indicates shortfall

Housing Units and Structure-type data for Valley County

Homeownership rate in 2000 = 75.9%
Households in 2006 = 2,880
% change in population, 2006 to 2020 =-13.9%
% change in households, 2006 to 2020 =-12.2%

Estimated Housing Units needed by 2020 in Valley County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	2,715	1,835	3,416	1,581
Single-family	2,396	1,406		?
Multi-family	92	220		?
Manufactured Home	227	209		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 22,930
2006

Income = $ 33,443
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 13,036
2006

Income = $ 19,007
2006

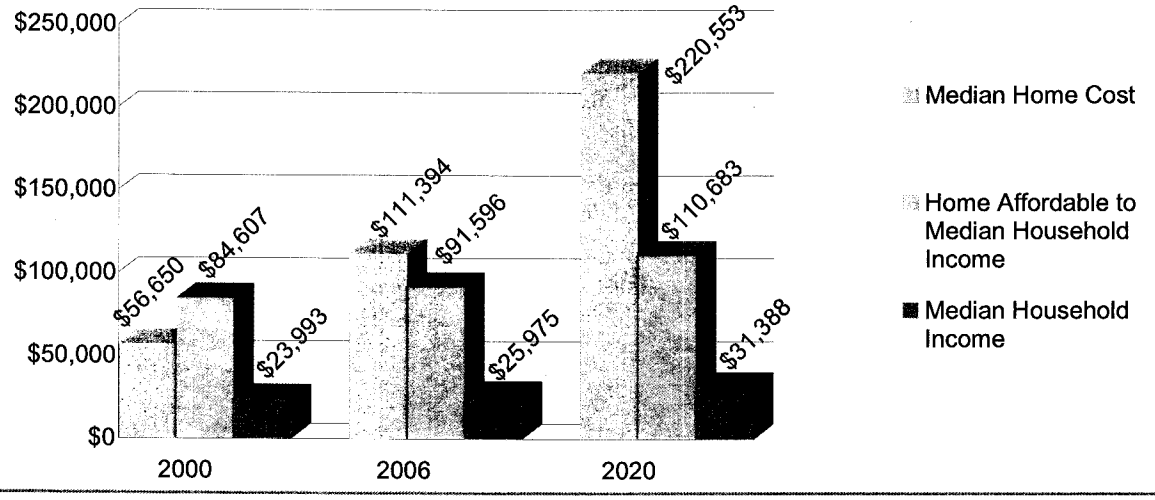
The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Housing Statistics and Projections for each county in Montana

This data has been collected by the Housing Coordinating Team for this White Paper in an effort to document the housing affordability problems experienced by Montanans in 2006 and to predict the potential face of the problem in 2020, if no changes are made to current practices and trends.

County:
Wheatland

Housing Affordability Gap for Wheatland County



Select Occupations Relative to the Affordability of Housing in Wheatland County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$20,540	$111,394	($38,963)	34.9%	$20,483	$220,553	($148,322)	56.3%
Licensed Practical Nurse	$29,230	$111,394	($8,320)	24.5%	$35,321	$220,553	($95,999)	32.6%
Police Officer	$36,610	$111,394	$17,705	19.6%	$44,239	$220,553	($64,551)	26.1%
Elementary School Teacher	$33,360	$111,394	$6,244	21.5%	$40,312	$220,553	($78,400)	28.6%
Retail Salesperson	$15,890	$111,394	($55,361)	45.1%	$19,201	$220,553	($152,843)	60.0%
Senior on the average SSI	$12,769	$111,394	($66,366)	56.1%	$18,618	$220,553	($154,901)	61.9%

* (red) **indicates shortfall**

Housing Units and Structure-type data for Wheatland County

Homeownership rate in 2000 = 72.2%
Households in 2006 = 740
% change in population, 2006 to 2020 =0.6%
% change in households, 2006 to 2020 =2.7%

Estimated Housing Units needed by 2020 in Wheatland County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	733	461	958	497
Single-family	531	359		?
Multi-family	36	25		?
Manufactured Home	166	77		?

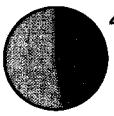
The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 23,350
2006

Income = $ 34,044
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment



Income = $ 12,769
2006

Income = $ 18,618
2020

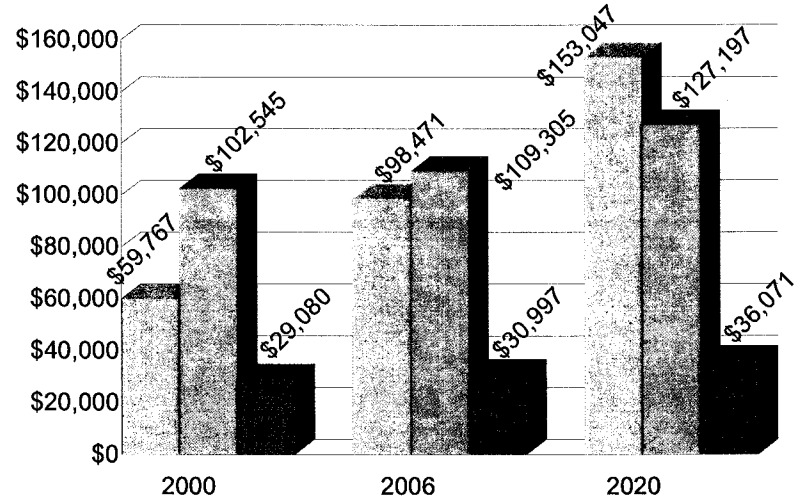
The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Housing Statistics and Projections for each county in Montana

This data has been collected by the Housing Coordinating Team for this White Paper in an effort to document the housing affordability problems experienced by Montanans in 2006 and to predict the potential face of the problem in 2020, if no changes are made to current practices and trends.

County:
Wibaux

Housing Affordability Gap for Wibaux County



Select Occupations Relative to the Affordability of Housing in Wibaux County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$21,736	$98,471	($21,823)	33.0%	$20,138	$153,047	($82,034)	57.2%
Licensed Practical Nurse	$32,830	$98,471	$17,298	21.8%	$38,204	$153,047	($18,327)	30.2%
Police Officer	$33,150	$98,471	$18,426	21.6%	$38,576	$153,047	($17,014)	29.9%
Elementary School Teacher	$35,000	$98,471	$24,950	20.5%	$40,729	$153,047	($9,423)	28.3%
Retail Salesperson	$16,580	$98,471	($40,005)	43.2%	$19,294	$153,047	($85,010)	59.7%
Senior on the average SSI	$13,079	$98,471	($52,349)	54.8%	$19,070	$153,047	($85,800)	60.4%

* (red) **indicates shortfall**

Housing Units and Structure-type data for Wibaux County

Homeownership rate in 2000 = 73.2%
Households in 2006 = 370
% change in population, 2006 to 2020 = -13.1%
% change in households, 2006 to 2020 = -10.8%

Estimated Housing Units needed by 2020 in Wibaux County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	347	213	423	211
Single-family	293	97		?
Multi-family	22	28		?
Manufactured Home	32	88		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

Income = $ 23,095
2006

Income = $ 23,906
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment

Income = $ 13,079
2006

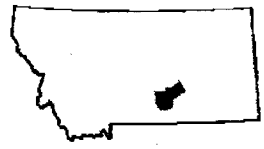
Income = $ 19,070
2020

The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

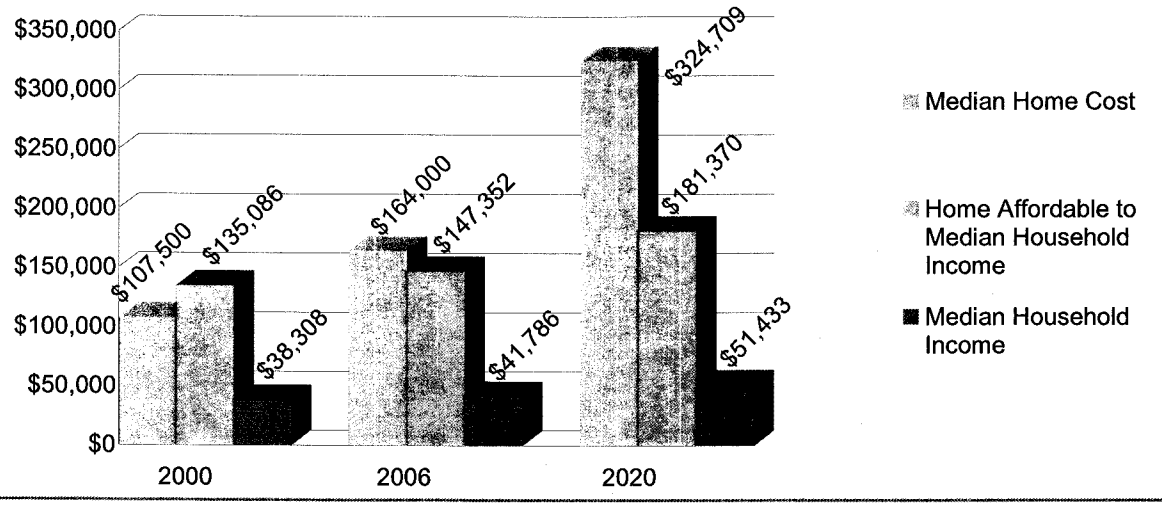
Housing Statistics and Projections for each county in Montana

This data has been collected by the Housing Coordinating Team for this White Paper in an effort to document the housing affordability problems experienced by Montanans in 2006 and to predict the potential face of the problem in 2020, if no changes are made to current practices and trends.

County:
Yellowstone



Housing Affordability Gap for Yellowstone County



Select Occupations Relative to the Affordability of Housing in Yellowstone County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	$33,644	$164,000	($45,361)	24.5%	$32,868	$324,709	($208,805)	44.3%
Licensed Practical Nurse	$32,080	$164,000	($50,876)	25.7%	$39,486	$324,709	($185,469)	36.9%
Police Officer	$36,610	$164,000	($34,901)	22.5%	$45,062	$324,709	($165,807)	32.3%
Elementary School Teacher	$39,910	$164,000	($23,265)	20.7%	$49,124	$324,709	($151,483)	29.6%
Retail Salesperson	$19,470	$164,000	($95,343)	42.4%	$23,965	$324,709	($240,201)	60.7%
Senior on the average SSI	$13,572	$164,000	($116,142)	60.8%	$19,788	$324,709	($254,932)	73.5%

*** (red) indicates shortfall**

Housing Units and Structure-type data for Yellowstone County

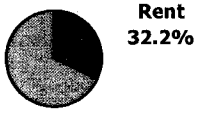
Homeownership rate in 2000 = 69.2%
Households in 2006 = 56,030
% change in population, 2006 to 2020 = 14.3%
% change in households, 2006 to 2020 = 17.0%

Estimated Housing Units needed by 2020 in Yellowstone County

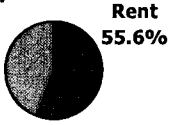
Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	10,703	49,475	68,560	19,084
Single-family	4,717	36,874		?
Multi-family	1,467	9,068		?
Manufactured Home	4,519	3,533		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment

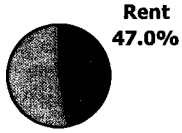


Income = $ 25,626
2006

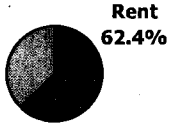


Income = $ 26,180
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment



Income = $ 13,572
2006



Income = $ 19,788
2020

The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Appendix A

Comparison of Housing Affordability Gap data

Geographic Area	2000 Median Home Cost	2000 Home Affordable to MHI	2000 Median Household Income	2006 Median Home Cost	2006 Home Affordable to MHI	2006 Median Household Income	2020 Median Home Cost	2020 Home Affordable to MHI	2020 Median Household Income
Montana	$115,000	$117,359	$ 33,281	$172,180	$140,035	$39,711	$340,905	$215,827	$61,204
Beaverhead	$75,000	$107,549	$ 30,499	$103,450	$120,037	$34,040	$196,781	$156,333	$44,333
Big Horn	$69,500	$96,981	$ 27,502	$138,202	$110,688	$31,389	$182,355	$152,412	$43,221
Blaine	$63,000	$92,238	$ 26,157	$92,784	$102,240	$28,993	$183,706	$130,900	$37,121
Broadwater	$83,000	$118,386	$ 33,572	$182,218	$127,239	$36,083	$240,433	$151,070	$42,841
Carbon	$115,000	$118,329	$ 33,556	$243,770	$130,377	$36,973	$482,648	$164,482	$46,644
Carter	$59,767	$98,208	$ 27,850	$95,000	$105,242	$29,845	$125,350	$124,061	$35,182
Cascade	$98,050	$119,257	$ 33,819	$135,680	$136,772	$38,786	$268,637	$190,628	$54,059
Chouteau	$72,750	$105,980	$ 30,054	$96,231	$116,019	$32,901	$126,975	$144,065	$40,854
Custer	$62,000	$110,589	$ 31,361	$96,592	$121,200	$34,370	$191,246	$150,911	$42,796
Daniels	$59,767	$104,802	$ 29,720	$61,604	$108,450	$30,755	$81,285	$117,554	$33,336
Dawson	$63,800	$117,074	$ 33,200	$159,333	$129,437	$36,706	$210,237	$164,680	$46,700
Deer Lodge	$50,000	$98,014	$ 27,795	$110,045	$109,991	$31,192	$145,202	$141,317	$40,075
Fallon	$59,767	$114,038	$ 32,339	$52,542	$134,732	$38,207	$69,328	$202,464	$57,415
Fergus	$63,000	$111,516	$ 31,624	$160,277	$122,787	$34,820	$262,971	$154,645	$43,855
Flathead	$138,950	$128,101	$ 36,327	$234,900	$143,542	$40,706	$465,086	$188,791	$53,538
Gallatin	$139,900	$139,614	$ 39,592	$310,000	$164,402	$46,621	$613,779	$244,962	$69,467
Garfield	$59,767	$100,930	$ 28,622	$108,722	$99,680	$28,267	$143,456	$96,832	$27,460
Glacier	$65,750	$95,383	$ 27,049	$83,213	$109,350	$31,010	$164,756	$152,259	$43,178
Golden Valley	$70,888	$94,809	$ 26,886	$73,680	$97,225	$27,571	$105,539	$103,147	$29,251
Granite	$57,000	$103,540	$ 29,362	$239,025	$115,145	$32,653	$454,671	$148,624	$42,147
Hill	$86,500	$112,994	$ 32,043	$160,163	$129,502	$36,724	$211,332	$180,189	$51,098
Jefferson	$144,500	$152,630	$ 43,283	$160,000	$178,026	$50,485	$245,325	$244,187	$69,247
Judith Basin	$56,650	$104,746	$ 29,704	$50,230	$110,639	$31,375	$66,277	$125,957	$35,719
Lake	$141,000	$104,122	$ 29,527	$208,500	$131,384	$37,258	$412,816	$234,214	$66,419
Lewis & Clark	$112,194	$140,675	$ 39,893	$180,000	$164,068	$46,527	$311,702	$238,571	$67,654
Liberty	$70,888	$104,044	$ 29,505	$71,286	$113,834	$32,281	$94,060	$141,151	$40,028
Lincoln	$81,250	$100,109	$ 28,389	$146,934	$108,749	$30,839	$290,919	$132,513	$37,578
McCone	$59,767	$108,879	$ 30,876	$98,471	$109,484	$31,048	$129,930	$110,913	$31,453
Madison	$87,500	$110,927	$ 31,457	$275,138	$123,863	$35,125	$363,039	$161,496	$45,797
Meagher	$73,929	$99,343	$ 28,172	$111,394	$103,288	$29,291	$146,982	$113,222	$32,108
Mineral	$79,900	$99,474	$ 28,209	$232,800	$113,847	$32,285	$460,928	$157,849	$44,763
Missoula	$132,000	$124,666	$ 35,353	$206,850	$150,461	$42,668	$409,549	$238,808	$67,722
Musselshell	$80,875	$92,665	$ 26,278	$111,394	$110,501	$31,336	$220,553	$170,041	$48,221
Park	$92,500	$114,933	$ 32,593	$184,806	$128,556	$36,456	$365,903	$168,327	$47,735
Petroleum	$70,888	$86,811	$ 24,618	$111,394	$90,895	$25,776	$220,553	$101,328	$28,735
Phillips	$75,000	$103,723	$ 29,414	$76,696	$116,175	$32,945	$151,853	$152,627	$43,282
Pondera	$53,000	$107,796	$ 30,569	$111,394	$110,488	$31,332	$220,553	$117,080	$33,202
Powder River	$73,929	$105,190	$ 29,830	$98,471	$121,351	$34,413	$129,930	$171,659	$48,679
Powell	$72,500	$111,185	$ 31,530	$194,206	$135,028	$38,291	$379,419	$217,787	$61,760
Prairie	$59,767	$97,214	$ 27,568	$113,500	$110,389	$31,304	$156,047	$150,070	$42,557
Ravalli	$129,900	$116,795	$ 33,121	$235,963	$133,152	$37,759	$467,191	$182,825	$51,846
Richland	$63,500	$118,502	$ 33,605	$131,353	$130,880	$37,115	$215,515	$166,092	$47,101
Roosevelt	$55,000	$89,829	$ 25,474	$98,471	$98,165	$27,838	$129,930	$121,367	$34,417
Rosebud	$71,250	$130,403	$ 36,980	$119,490	$148,534	$42,122	$162,048	$203,494	$57,707
Sanders	$135,000	$98,025	$ 27,798	$221,449	$105,840	$30,014	$438,454	$127,073	$36,036
Sheridan	$59,767	$110,698	$ 31,392	$74,489	$114,905	$32,585	$98,287	$125,467	$35,580
Silver Bow	$65,500	$110,317	$ 31,284	$169,687	$119,433	$33,869	$282,196	$144,331	$40,930
Stillwater	$127,900	$148,395	$ 42,082	$150,000	$166,463	$47,206	$296,990	$219,527	$62,254
Sweet Grass	$114,546	$120,565	$ 34,190	$210,694	$132,536	$37,585	$331,938	$166,264	$47,149
Teton	$76,750	$110,554	$ 31,351	$129,749	$121,891	$34,566	$171,201	$154,025	$43,679
Toole	$60,000	$108,558	$ 30,785	$111,394	$122,058	$34,613	$220,553	$161,895	$45,910
Treasure	$59,767	$110,892	$ 31,447	$98,471	$135,055	$38,299	$133,543	$219,437	$62,228
Valley	$50,000	$113,526	$ 32,194	$92,335	$122,112	$34,629	$121,834	$145,256	$41,192
Wheatland	$56,650	$84,607	$ 23,993	$111,394	$91,596	$25,975	$220,553	$110,683	$31,388
Wibaux	$59,767	$102,545	$ 29,080	$98,471	$109,305	$30,997	$153,047	$127,197	$36,071
Yellowstone	$107,500	$135,086	$ 38,308	$164,000	$147,352	$41,786	$324,709	$181,370	$51,433

Appendix B

Comparison of All Wage Earners' Average Annual Pay Relative to Affordability of Housing

Geographic Area	2006 Average Annual Pay	2006 Median Home Cost	2006 Home Affordability Excess or Shortfall	2006 % of Income to Rent 2-Bedroom Apartment	2020 Average Annual Pay	2020 Median Home Cost	2020 Home Affordability Excess or Shortfall	2020 % of Income to Rent 2-Bedroom Apartment
Montana	$30,628	$172,180	($64,176)	26.6%	$29,555	$340,905	($236,686)	52.1%
Beaverhead	$26,884	$103,450	($8,648)	33.8%	$26,506	$196,781	($103,313)	64.4%
Big Horn	$30,836	$138,202	($29,464)	23.2%	$33,466	$182,355	($64,343)	34.4%
Blaine	$28,704	$92,784	$8,435	25.3%	$29,134	$183,706	($80,971)	41.5%
Broadwater	$25,740	$182,218	($91,451)	29.9%	$26,820	$240,433	($145,856)	54.0%
Carbon	$23,244	$243,770	($161,804)	35.5%	$21,931	$482,648	($405,312)	62.6%
Carter	$19,396	$95,000	($26,604)	36.9%	$19,548	$125,350	($56,417)	59.0%
Cascade	$29,536	$135,680	($31,527)	25.7%	$28,963	$268,637	($166,505)	39.1%
Chouteau	$21,216	$96,231	($21,417)	34.2%	$21,137	$126,975	($52,440)	57.3%
Custer	$26,364	$96,592	($3,624)	27.2%	$24,908	$191,246	($103,414)	46.3%
Daniels	$26,260	$61,604	$30,997	27.3%	$26,657	$81,285	$12,716	43.2%
Dawson	$26,312	$159,333	($66,548)	27.2%	$27,746	$210,237	($112,395)	41.5%
Deer Lodge	$23,764	$110,045	($26,246)	32.4%	$22,531	$145,202	($65,751)	66.9%
Fallon	$36,400	$52,542	$75,816	19.7%	$35,895	$69,328	$57,248	32.1%
Fergus	$26,520	$160,277	($66,759)	27.0%	$25,269	$262,971	($173,864)	45.6%
Flathead	$30,004	$234,900	($129,096)	27.6%	$28,446	$465,086	($364,775)	66.6%
Gallatin	$30,888	$310,000	($201,079)	30.4%	$29,349	$613,779	($510,285)	56.6%
Garfield	$18,200	$108,722	($44,543)	39.4%	$18,811	$143,456	($77,123)	61.3%
Glacier	$28,704	$83,213	$18,006	25.3%	$28,173	$164,756	($65,408)	43.0%
Golden Valley	$21,268	$73,680	$1,318	33.7%	$19,581	$105,539	($36,491)	58.9%
Granite	$21,996	$239,025	($161,460)	35.0%	$22,140	$454,671	($376,600)	68.1%
Hill	$26,936	$160,163	($65,178)	26.6%	$27,784	$211,332	($113,357)	41.5%
Jefferson	$29,692	$160,000	($55,297)	25.9%	$31,533	$245,325	($134,129)	47.8%
Judith Basin	$21,008	$50,230	$23,851	34.6%	$22,224	$66,277	$12,093	54.5%
Lake	$26,728	$208,500	($114,249)	28.7%	$25,963	$412,816	($321,263)	57.3%
Lewis and Clark	$33,644	$180,000	($61,361)	24.2%	$33,073	$311,702	($195,075)	40.0%
Liberty	$26,208	$71,286	$21,132	27.7%	$28,413	$94,060	$6,134	42.6%
Lincoln	$26,780	$146,934	($52,499)	29.4%	$21,865	$290,919	($213,817)	75.3%
McCone	$23,972	$98,471	($13,938)	37.9%	$24,690	$129,930	($42,867)	69.1%
Madison	$28,132	$275,138	($175,936)	25.5%	$28,636	$363,039	($262,059)	40.3%
Meagher	$22,256	$111,394	($32,912)	40.8%	$23,597	$146,982	($63,771)	72.3%
Mineral	$22,204	$232,800	($154,502)	40.6%	$19,092	$460,928	($393,605)	147.2%
Missoula	$30,680	$206,850	($98,663)	30.0%	$28,927	$409,549	($307,544)	75.5%
Musselshell	$24,908	$111,394	($23,560)	28.8%	$23,647	$220,553	($137,167)	48.7%
Park	$24,804	$184,806	($97,339)	34.9%	$23,263	$365,903	($283,870)	102.3%
Petroleum	$16,276	$111,394	($54,000)	44.0%	$21,100	$220,553	($146,147)	54.6%
Phillips	$24,232	$76,696	$8,754	29.6%	$24,542	$151,853	($65,308)	47.0%
Pondera	$26,156	$111,394	($19,160)	27.8%	$27,820	$220,553	($122,449)	43.5%
Powder River	$19,292	$98,471	($30,441)	37.1%	$20,360	$129,930	($58,135)	56.6%
Powell	$29,952	$194,206	($88,586)	25.7%	$28,593	$379,419	($278,591)	52.7%
Prairie	$24,180	$113,500	($28,234)	29.6%	$24,875	$156,047	($68,330)	46.3%
Ravalli	$26,260	$235,963	($143,362)	32.1%	$25,389	$467,191	($377,662)	84.5%
Richland	$31,200	$131,353	($21,332)	23.0%	$30,416	$215,515	($108,259)	37.9%
Roosevelt	$25,428	$98,471	($8,804)	28.2%	$25,039	$129,930	($41,634)	46.0%
Rosebud	$38,116	$119,490	$14,919	18.8%	$38,433	$162,048	($26,520)	30.0%
Sanders	$23,816	$221,449	($137,466)	33.1%	$22,385	$438,454	($359,516)	73.5%
Sheridan	$23,140	$74,489	$7,110	31.0%	$22,896	$98,287	($17,547)	50.3%
Silver Bow	$31,668	$169,687	($58,016)	22.7%	$29,103	$282,196	($179,570)	40.4%
Stillwater	$40,404	$150,000	($7,523)	17.7%	$45,642	$296,990	($136,040)	25.3%
Sweet Grass	$37,752	$210,694	($77,568)	19.0%	$39,968	$331,938	($190,998)	28.8%
Teton	$25,272	$129,749	($40,632)	28.7%	$26,292	$171,201	($78,487)	46.0%
Toole	$29,016	$111,394	($9,074)	25.0%	$30,941	$220,553	($111,446)	39.1%
Treasure	$21,476	$98,471	($22,740)	33.3%	$23,000	$133,543	($52,438)	50.1%
Valley	$25,532	$92,335	($2,301)	28.1%	$26,679	$121,834	($27,755)	43.2%
Wheatland	$20,540	$111,394	($38,963)	34.9%	$20,483	$220,553	($148,322)	56.3%
Wibaux	$21,736	$98,471	($21,823)	33.0%	$20,138	$153,047	($82,034)	57.2%
Yellowstone	$33,644	$164,000	($45,361)	24.5%	$32,868	$324,709	($208,805)	44.3%

Appendix C

Comparison of Licensed Practical Nurses' Average Annual Pay Relative to Affordability of Housing

Geographic Area	2006 Average Annual Pay	2006 Median Home Cost	2006 Home Affordability Excess or Shortfall	2006 % of Income to Rent 2-Bedroom Apartment	2020 Average Annual Pay	2020 Median Home Cost	2020 Home Affordability Excess or Shortfall	2020 % of Income to Rent 2-Bedroom Apartment
Beaverhead	$29,280	$103,450	($199)	31.0%	$38,134	$196,781	($62,310)	44.8%
Big Horn	$29,230	$138,202	($35,128)	24.5%	$40,248	$182,355	($40,426)	28.6%
Blaine	$29,230	$92,784	$10,290	24.8%	$37,424	$183,706	($51,737)	32.3%
Broadwater	$29,280	$182,218	($78,967)	26.3%	$34,764	$240,433	($117,845)	41.6%
Carbon	$32,080	$243,770	($130,646)	25.7%	$40,472	$482,648	($339,932)	33.9%
Carter	$32,830	$95,000	$20,769	21.8%	$38,701	$125,350	$11,121	29.8%
Cascade	$32,110	$135,680	($22,450)	23.6%	$44,754	$268,637	($110,821)	25.3%
Chouteau	$29,230	$96,231	$6,843	24.8%	$36,296	$126,975	$1,016	33.3%
Custer	$32,830	$96,592	$19,177	21.8%	$40,878	$191,246	($47,097)	28.2%
Daniels	$32,830	$61,604	$54,165	21.8%	$35,586	$81,285	$44,201	32.4%
Dawson	$32,830	$159,333	($43,564)	21.8%	$41,769	$210,237	($62,946)	27.6%
Deer Lodge	$29,280	$110,045	($6,794)	26.3%	$38,652	$145,202	($8,904)	39.0%
Fallon	$32,830	$52,542	$63,227	21.8%	$49,334	$69,328	$104,641	23.4%
Fergus	$29,230	$160,277	($57,203)	24.5%	$36,814	$262,971	($133,153)	31.3%
Flathead	$30,120	$234,900	($128,687)	27.4%	$39,615	$465,086	($325,392)	47.8%
Gallatin	$29,280	$310,000	($206,749)	32.0%	$43,628	$613,779	($459,933)	38.1%
Garfield	$32,830	$108,722	$7,047	21.8%	$33,158	$143,456	($26,530)	34.8%
Glacier	$29,230	$83,213	$19,861	24.8%	$40,700	$164,756	($21,235)	29.7%
Golden Valley	$29,230	$73,680	$29,394	24.5%	$31,011	$105,539	$3,814	37.2%
Granite	$29,280	$239,025	($135,774)	26.3%	$37,793	$454,671	($321,399)	39.9%
Hill	$29,230	$160,163	($57,089)	24.5%	$40,671	$211,332	($67,914)	28.3%
Jefferson	$29,280	$160,000	($56,749)	26.3%	$42,586	$245,325	($95,154)	35.4%
Judith Basin	$29,230	$50,230	$52,844	24.8%	$33,277	$66,277	$51,068	36.4%
Lake	$30,120	$208,500	($102,287)	25.5%	$53,694	$412,816	($223,474)	27.7%
Lewis and Clark	$29,280	$180,000	($76,749)	27.9%	$42,576	$311,702	($161,565)	31.1%
Liberty	$29,230	$71,286	$31,788	24.8%	$36,244	$94,060	$33,749	33.4%
Lincoln	$30,120	$146,934	($40,721)	26.2%	$36,702	$290,919	($161,497)	44.8%
McCone	$32,830	$98,471	$17,298	27.7%	$33,158	$129,930	($13,004)	51.5%
Madison	$29,280	$275,138	($171,887)	24.5%	$38,176	$363,039	($228,418)	30.2%
Meagher	$29,280	$111,394	($8,143)	31.0%	$32,096	$146,982	($33,801)	53.2%
Mineral	$30,120	$232,800	($126,587)	29.9%	$41,762	$460,928	($313,663)	67.3%
Missoula	$31,170	$206,850	($96,935)	29.6%	$49,472	$409,549	($235,094)	44.1%
Musselshell	$29,230	$111,394	($8,320)	24.5%	$44,980	$220,553	($61,940)	25.6%
Park	$29,280	$184,806	($81,555)	29.6%	$38,338	$365,903	($230,710)	62.1%
Petroleum	$29,230	$111,394	($8,320)	24.5%	$32,585	$220,553	($105,648)	35.4%
Phillips	$32,830	$76,696	$39,073	21.8%	$43,131	$151,853	$242	26.7%
Pondera	$29,230	$111,394	($8,320)	24.8%	$30,974	$220,553	($111,328)	39.1%
Powder River	$32,830	$98,471	$17,298	21.8%	$46,440	$129,930	$33,832	24.8%
Powell	$29,280	$194,206	($90,955)	26.3%	$47,226	$379,419	($212,886)	31.9%
Prairie	$32,830	$113,500	$2,269	21.8%	$44,632	$156,047	$1,338	25.8%
Ravalli	$30,120	$235,963	($129,750)	28.0%	$41,356	$467,191	($321,355)	51.9%
Richland	$32,830	$131,353	($15,584)	21.8%	$41,662	$215,515	($68,599)	27.7%
Roosevelt	$32,830	$98,471	$17,298	21.8%	$40,590	$129,930	$13,202	28.4%
Rosebud	$32,830	$119,490	($3,721)	21.8%	$44,978	$162,048	($3,443)	25.6%
Sanders	$30,120	$221,449	($115,236)	26.2%	$36,162	$438,454	($310,934)	45.5%
Sheridan	$32,830	$74,489	$41,280	21.8%	$35,848	$98,287	$28,124	32.2%
Silver Bow	$29,280	$169,687	($66,436)	24.6%	$35,384	$282,196	($157,421)	33.3%
Stillwater	$29,230	$150,000	($46,926)	24.5%	$38,548	$296,990	($161,058)	29.9%
Sweet Grass	$29,230	$210,694	($107,620)	24.5%	$36,669	$331,938	($202,633)	31.4%
Teton	$29,230	$129,749	($26,675)	24.8%	$36,936	$171,201	($40,953)	32.8%
Toole	$29,230	$111,394	($8,320)	24.8%	$38,770	$220,553	($83,837)	31.2%
Treasure	$32,830	$98,471	$17,298	21.8%	$53,342	$133,543	$54,559	21.6%
Valley	$32,830	$92,335	$23,434	21.8%	$39,052	$121,834	$15,877	29.5%
Wheatland	$29,230	$111,394	($8,320)	24.5%	$35,321	$220,553	($95,999)	32.6%
Wibaux	$32,830	$98,471	$17,298	21.8%	$38,204	$153,047	($18,327)	30.2%
Yellowstone	$32,080	$164,000	($50,876)	25.7%	$39,486	$324,709	($185,469)	36.9%

Appendix D

Comparison of a Police Officer's Average Annual Pay Relative to Affordability of Housing

Geographic Area	2006 Average Annual Pay	2006 Median Home Cost	2006 Home Affordability Excess or Shortfall	2006 % of Income to Rent 2-Bedroom Apartment	2020 Average Annual Pay	2020 Median Home Cost	2020 Home Affordability Excess or Shortfall	2020 % of Income to Rent 2-Bedroom Apartment
Montana	$37,610	$172,180	($39,555)	21.7%	$57,966	$340,905	($136,498)	26.6%
Beaverhead	$38,590	$103,450	$32,631	23.5%	$50,259	$196,781	($19,553)	34.0%
Big Horn	$36,610	$138,202	($9,103)	19.6%	$50,410	$182,355	($4,592)	22.9%
Blaine	$36,610	$92,784	$36,315	19.8%	$46,873	$183,706	($18,418)	25.8%
Broadwater	$38,590	$182,218	($46,137)	20.0%	$45,817	$240,433	($78,866)	31.6%
Carbon	$36,610	$243,770	($114,671)	22.5%	$46,187	$482,648	($319,779)	29.7%
Carter	$33,150	$95,000	$21,897	21.6%	$39,078	$125,350	$12,451	29.5%
Cascade	$41,390	$135,680	$10,274	18.3%	$57,688	$268,637	($65,211)	19.6%
Chouteau	$36,610	$96,231	$32,868	19.8%	$45,460	$126,975	$33,332	26.6%
Custer	$33,150	$96,592	$20,305	21.6%	$41,276	$191,246	($45,692)	27.9%
Daniels	$33,150	$61,604	$55,293	21.6%	$35,933	$81,285	$45,425	32.1%
Dawson	$33,150	$159,333	($42,436)	21.6%	$42,176	$210,237	($61,510)	27.3%
Deer Lodge	$38,590	$110,045	$26,036	20.0%	$50,941	$145,202	$34,433	29.6%
Fallon	$33,150	$52,542	$64,355	21.6%	$49,815	$69,328	$106,336	23.1%
Fergus	$36,610	$160,277	($31,178)	19.6%	$46,109	$262,971	($100,376)	25.0%
Flathead	$36,180	$234,900	($107,318)	22.8%	$47,585	$465,086	($297,286)	39.8%
Gallatin	$38,590	$310,000	($173,919)	24.3%	$57,500	$613,779	($411,015)	28.9%
Garfield	$33,150	$108,722	$8,175	21.6%	$33,482	$143,456	($25,390)	34.4%
Glacier	$36,610	$83,213	$45,886	19.8%	$50,976	$164,756	$15,001	23.7%
Golden Valley	$36,610	$73,680	$55,419	19.6%	$38,840	$105,539	$31,424	29.7%
Granite	$38,590	$239,025	($102,944)	20.0%	$49,810	$454,671	($279,023)	30.3%
Hill	$36,610	$160,163	($31,064)	19.6%	$50,939	$211,332	($31,704)	22.6%
Jefferson	$38,590	$160,000	($23,919)	20.0%	$56,126	$245,325	($47,405)	26.9%
Judith Basin	$36,610	$50,230	$78,869	19.8%	$41,679	$66,277	$80,695	29.0%
Lake	$36,180	$208,500	($80,918)	21.2%	$64,497	$412,816	($185,379)	23.1%
Lewis and Clark	$38,590	$180,000	($43,919)	21.1%	$56,114	$311,702	($113,827)	23.6%
Liberty	$36,610	$71,286	$57,813	19.8%	$45,395	$94,060	$66,018	26.7%
Lincoln	$36,180	$146,934	($19,352)	21.8%	$44,086	$290,919	($135,458)	37.3%
McCone	$33,150	$98,471	$18,426	27.4%	$33,482	$129,930	($11,864)	51.0%
Madison	$38,590	$275,138	($139,057)	18.6%	$50,315	$363,039	($185,613)	22.9%
Meagher	$38,590	$111,394	$24,687	23.5%	$42,302	$146,982	$2,187	40.4%
Mineral	$36,180	$232,800	($105,218)	24.9%	$50,164	$460,928	($284,034)	56.0%
Missoula	$35,520	$206,850	($81,595)	26.0%	$56,377	$409,549	($210,747)	38.7%
Musselshell	$36,610	$111,394	$17,705	19.6%	$56,336	$220,553	($21,893)	20.5%
Park	$38,590	$184,806	($48,725)	22.4%	$50,529	$365,903	($187,723)	47.1%
Petroleum	$36,610	$111,394	$17,705	19.6%	$40,812	$220,553	($76,637)	28.2%
Phillips	$33,150	$76,696	$40,201	21.6%	$43,552	$151,853	$1,724	26.5%
Pondera	$36,610	$111,394	$17,705	19.8%	$38,794	$220,553	($83,751)	31.2%
Powder River	$33,150	$98,471	$18,426	21.6%	$46,893	$129,930	$35,428	24.6%
Powell	$38,590	$194,206	($58,125)	20.0%	$62,242	$379,419	($159,934)	24.2%
Prairie	$33,150	$113,500	$3,397	21.6%	$45,067	$156,047	$2,872	25.6%
Ravalli	$36,180	$235,963	($108,381)	23.3%	$49,677	$467,191	($292,013)	43.2%
Richland	$33,150	$131,353	($14,456)	21.6%	$42,069	$215,515	($67,167)	27.4%
Roosevelt	$33,150	$98,471	$18,426	21.6%	$40,985	$129,930	$14,597	28.1%
Rosebud	$33,150	$119,490	($2,593)	21.6%	$45,416	$162,048	($1,897)	25.4%
Sanders	$36,180	$221,449	($93,867)	21.8%	$43,438	$438,454	($285,278)	37.9%
Sheridan	$33,150	$74,489	$42,408	21.6%	$36,197	$98,287	$29,356	31.8%
Silver Bow	$38,590	$169,687	($33,606)	18.7%	$46,635	$282,196	($117,747)	25.2%
Stillwater	$36,610	$150,000	($20,901)	19.6%	$48,280	$296,990	($126,738)	23.9%
Sweet Grass	$36,610	$210,694	($81,595)	19.6%	$45,927	$331,938	($169,986)	25.1%
Teton	$36,610	$129,749	($650)	19.8%	$46,262	$171,201	($8,067)	26.2%
Toole	$36,610	$111,394	$17,705	19.8%	$48,559	$220,553	($49,319)	24.9%
Treasure	$33,150	$98,471	$18,426	21.6%	$53,862	$133,543	$56,392	21.4%
Valley	$33,150	$92,335	$24,562	21.6%	$39,433	$121,834	$17,219	29.2%
Wheatland	$36,610	$111,394	$17,705	19.6%	$44,239	$220,553	($64,551)	26.1%
Wibaux	$33,150	$98,471	$18,426	21.6%	$38,576	$153,047	($17,014)	29.9%
Yellowstone	$36,610	$164,000	($34,901)	22.5%	$45,062	$324,709	($165,807)	32.3%

Appendix E

Comparison of Elementary School Teachers' Average Annual Pay Relative to Affordability of Housing

Geographic Area	2006 Average Annual Pay	2006 Median Home Cost	2006 Home Affordability Excess or Shortfall	2006 % of Income to Rent 2-Bedroom Apartment	2020 Average Annual Pay	2020 Median Home Cost	2020 Home Affordability Excess or Shortfall	2020 % of Income to Rent 2-Bedroom Apartment
Montana	$34,400	$172,180	($50,875)	23.7%	$53,019	$340,905	($153,944)	29.0%
Beaverhead	$32,160	$103,450	$9,956	28.2%	$41,884	$196,781	($49,084)	40.8%
Big Horn	$33,360	$138,202	($20,564)	21.5%	$45,935	$182,355	($20,373)	25.1%
Blaine	$33,360	$92,784	$24,854	21.8%	$42,712	$183,706	($33,091)	28.3%
Broadwater	$32,160	$182,218	($68,812)	23.9%	$38,183	$240,433	($105,787)	37.9%
Carbon	$39,910	$243,770	($103,035)	20.7%	$50,350	$482,648	($305,098)	27.3%
Carter	$35,000	$95,000	$28,421	20.5%	$41,259	$125,350	$20,141	27.9%
Cascade	$32,310	$135,680	($21,745)	23.5%	$45,033	$268,637	($109,838)	25.1%
Chouteau	$33,360	$96,231	$21,407	21.8%	$41,424	$126,975	$19,101	29.2%
Custer	$35,000	$96,592	$26,829	20.5%	$43,580	$191,246	($37,569)	26.5%
Daniels	$35,000	$61,604	$61,817	20.5%	$37,938	$81,285	$52,496	30.4%
Dawson	$35,000	$159,333	($35,912)	20.5%	$44,530	$210,237	($53,211)	25.9%
Deer Lodge	$32,160	$110,045	$3,361	23.9%	$42,453	$145,202	$4,502	35.5%
Fallon	$35,000	$52,542	$70,879	20.5%	$52,595	$69,328	$116,140	21.9%
Fergus	$33,360	$160,277	($42,639)	21.5%	$42,016	$262,971	($114,810)	27.4%
Flathead	$35,860	$234,900	($108,446)	23.1%	$47,164	$465,086	($298,770)	40.2%
Gallatin	$32,160	$310,000	($196,594)	29.2%	$47,919	$613,779	($444,801)	34.6%
Garfield	$35,000	$108,722	$14,699	20.5%	$35,350	$143,456	($18,801)	32.6%
Glacier	$33,360	$83,213	$34,425	21.8%	$46,451	$164,756	($956)	26.1%
Golden Valley	$33,360	$73,680	$43,958	21.5%	$35,392	$105,539	$19,265	32.6%
Granite	$32,160	$239,025	($125,619)	23.9%	$41,511	$454,671	($308,290)	36.3%
Hill	$33,360	$160,163	($42,525)	21.5%	$46,417	$211,332	($47,650)	24.8%
Jefferson	$32,160	$160,000	($46,594)	23.9%	$46,774	$245,325	($80,383)	32.2%
Judith Basin	$33,360	$50,230	$67,408	21.8%	$37,979	$66,277	$67,648	31.9%
Lake	$35,860	$208,500	($82,046)	21.4%	$63,926	$412,816	($187,391)	23.3%
Lewis and Clark	$32,160	$180,000	($66,594)	25.4%	$46,764	$311,702	($146,798)	28.3%
Liberty	$33,360	$71,286	$46,352	21.8%	$41,365	$94,060	$51,808	29.3%
Lincoln	$35,860	$146,934	($20,480)	22.0%	$43,696	$290,919	($136,833)	37.7%
McCone	$35,000	$98,471	$24,950	25.9%	$35,350	$129,930	($5,275)	48.3%
Madison	$32,160	$275,138	($161,732)	22.3%	$41,931	$363,039	($215,177)	27.5%
Meagher	$32,160	$111,394	$2,012	28.2%	$35,253	$146,982	($22,668)	48.4%
Mineral	$35,860	$232,800	($106,346)	25.1%	$49,720	$460,928	($285,599)	56.5%
Missoula	$27,240	$206,850	($110,793)	33.8%	$43,235	$409,549	($257,089)	50.5%
Musselshell	$33,360	$111,394	$6,244	21.5%	$51,335	$220,553	($39,529)	22.5%
Park	$32,160	$184,806	($71,400)	26.9%	$42,109	$365,903	($217,412)	56.5%
Petroleum	$33,360	$111,394	$6,244	21.5%	$37,189	$220,553	($89,413)	31.0%
Phillips	$35,000	$76,696	$46,725	20.5%	$45,982	$151,853	$10,295	25.1%
Pondera	$33,360	$111,394	$6,244	21.8%	$35,350	$220,553	($95,896)	34.2%
Powder River	$35,000	$98,471	$24,950	20.5%	$49,510	$129,930	$44,656	23.3%
Powell	$32,160	$194,206	($80,800)	23.9%	$51,871	$379,419	($196,505)	29.1%
Prairie	$35,000	$113,500	$9,921	20.5%	$47,582	$156,047	$11,741	24.2%
Ravalli	$35,860	$235,963	($109,509)	23.5%	$49,238	$467,191	($293,563)	43.6%
Richland	$35,000	$131,353	($7,932)	20.5%	$44,416	$215,515	($58,888)	26.0%
Roosevelt	$35,000	$98,471	$24,950	20.5%	$43,273	$129,930	$22,662	26.6%
Rosebud	$35,000	$119,490	$3,931	20.5%	$47,951	$162,048	$7,041	24.0%
Sanders	$35,860	$221,449	($94,995)	22.0%	$43,054	$438,454	($286,632)	38.2%
Sheridan	$35,000	$74,489	$48,932	20.5%	$38,217	$98,287	$36,479	30.2%
Silver Bow	$32,160	$169,687	($56,281)	22.4%	$38,864	$282,196	($145,148)	30.3%
Stillwater	$33,360	$150,000	($32,362)	21.5%	$43,994	$296,990	($141,852)	26.2%
Sweet Grass	$33,360	$210,694	($93,056)	21.5%	$41,850	$331,938	($184,363)	27.5%
Teton	$33,360	$129,749	($12,111)	21.8%	$42,155	$171,201	($22,549)	28.7%
Toole	$33,360	$111,394	$6,244	21.8%	$44,248	$220,553	($64,520)	27.4%
Treasure	$35,000	$98,471	$24,950	20.5%	$56,868	$133,543	$66,992	20.3%
Valley	$35,000	$92,335	$31,086	20.5%	$41,634	$121,834	$24,980	27.7%
Wheatland	$33,360	$111,394	$6,244	21.5%	$40,312	$220,553	($78,400)	28.6%
Wibaux	$35,000	$98,471	$24,950	20.5%	$40,729	$153,047	($9,423)	28.3%
Yellowstone	$39,910	$164,000	($23,265)	20.7%	$49,124	$324,709	($151,483)	29.6%

Appendix F

Comparison of a Retail Salesperson's Average Annual Pay Relative to Affordability of Housing

Geographic Area	2006 Average Annual Pay	2006 Median Home Cost	2006 Home Affordability Excess or Shortfall	2006 % of Income to Rent 2-Bedroom Apartment	2020 Average Annual Pay	2020 Median Home Cost	2020 Home Affordability Excess or Shortfall	2020 % of Income to Rent 2-Bedroom Apartment
Montana	$18,590	$172,180	($106,626)	43.9%	$28,652	$340,905	($239,870)	53.7%
Beaverhead	$18,580	$103,450	($37,931)	48.9%	$24,198	$196,781	($111,451)	70.5%
Big Horn	$15,890	$138,202	($82,169)	45.1%	$21,880	$182,355	($105,200)	52.7%
Blaine	$15,890	$92,784	($36,751)	45.7%	$20,344	$183,706	($111,965)	59.5%
Broadwater	$18,580	$182,218	($116,699)	41.4%	$22,060	$240,433	($162,643)	65.6%
Carbon	$19,470	$243,770	($175,113)	42.4%	$24,563	$482,648	($396,031)	55.9%
Carter	$16,580	$95,000	($36,534)	43.2%	$19,545	$125,350	($56,429)	59.0%
Cascade	$20,080	$135,680	($64,872)	37.8%	$27,987	$268,637	($169,947)	40.5%
Chouteau	$15,890	$96,231	($40,198)	45.7%	$19,731	$126,975	($57,396)	61.3%
Custer	$16,580	$96,592	($38,126)	43.2%	$20,644	$191,246	($118,447)	55.8%
Daniels	$16,580	$61,604	($3,138)	43.2%	$17,972	$81,285	($17,911)	64.1%
Dawson	$16,580	$159,333	($100,867)	43.2%	$21,094	$210,237	($135,851)	54.6%
Deer Lodge	$18,580	$110,045	($44,526)	41.4%	$24,527	$145,202	($58,713)	61.5%
Fallon	$16,580	$52,542	$5,924	43.2%	$24,915	$69,328	$18,531	46.3%
Fergus	$15,890	$160,277	($104,244)	45.1%	$20,013	$262,971	($192,399)	57.6%
Flathead	$18,970	$234,900	($168,006)	43.6%	$24,950	$465,086	($377,105)	75.9%
Gallatin	$18,580	$310,000	($244,481)	50.5%	$27,685	$613,779	($516,154)	60.0%
Garfield	$16,580	$108,722	($50,256)	43.2%	$16,746	$143,456	($84,405)	68.8%
Glacier	$15,890	$83,213	($27,180)	45.7%	$22,125	$164,756	($86,735)	54.7%
Golden Valley	$15,890	$73,680	($17,647)	45.1%	$16,858	$105,539	($46,092)	68.4%
Granite	$18,580	$239,025	($173,506)	41.4%	$23,982	$454,671	($370,101)	62.9%
Hill	$15,890	$160,163	($104,130)	45.1%	$22,109	$211,332	($133,367)	52.1%
Jefferson	$18,580	$160,000	($94,481)	41.4%	$27,023	$245,325	($150,032)	55.8%
Judith Basin	$15,890	$50,230	$5,803	45.7%	$18,090	$66,277	($2,486)	66.9%
Lake	$18,970	$208,500	($141,606)	40.4%	$33,817	$412,816	($293,566)	44.0%
Lewis and Clark	$18,580	$180,000	($114,481)	43.9%	$27,017	$311,702	($216,431)	48.9%
Liberty	$15,890	$71,286	($15,253)	45.7%	$19,703	$94,060	($24,581)	61.4%
Lincoln	$18,970	$146,934	($80,040)	41.5%	$23,115	$290,919	($209,408)	71.2%
McCone	$16,580	$98,471	($40,005)	54.8%	$16,746	$129,930	($70,879)	101.9%
Madison	$18,580	$275,138	($209,619)	38.5%	$24,225	$363,039	($277,613)	47.6%
Meagher	$18,580	$111,394	($45,875)	48.9%	$20,367	$146,982	($75,161)	83.8%
Mineral	$18,970	$232,800	($165,906)	47.5%	$26,302	$460,928	($368,179)	106.9%
Missoula	$18,770	$206,850	($140,661)	49.1%	$29,791	$409,549	($304,495)	73.3%
Musselshell	$15,890	$111,394	($55,361)	45.1%	$24,452	$220,553	($134,327)	47.1%
Park	$18,580	$184,806	($119,287)	46.6%	$24,328	$365,903	($280,115)	97.8%
Petroleum	$15,890	$111,394	($55,361)	45.1%	$17,714	$220,553	($158,088)	65.1%
Phillips	$16,580	$76,696	($18,230)	43.2%	$21,782	$151,853	($75,041)	52.9%
Pondera	$15,890	$111,394	($55,361)	45.7%	$16,838	$220,553	($161,176)	71.9%
Powder River	$16,580	$98,471	($40,005)	43.2%	$23,453	$129,930	($47,226)	49.1%
Powell	$18,580	$194,206	($128,687)	41.4%	$29,968	$379,419	($273,743)	50.3%
Prairie	$16,580	$113,500	($55,034)	43.2%	$22,540	$156,047	($76,563)	51.1%
Ravalli	$18,970	$235,963	($169,069)	44.4%	$26,047	$467,191	($375,341)	82.3%
Richland	$16,580	$131,353	($72,887)	43.2%	$21,041	$215,515	($141,319)	54.8%
Roosevelt	$16,580	$98,471	($40,005)	43.2%	$20,499	$129,930	($57,645)	56.2%
Rosebud	$16,580	$119,490	($61,024)	43.2%	$22,715	$162,048	($81,948)	50.7%
Sanders	$18,970	$221,449	($154,555)	41.5%	$22,776	$438,454	($358,140)	72.3%
Sheridan	$16,580	$74,489	($16,023)	43.2%	$18,104	$98,287	($34,446)	63.7%
Silver Bow	$18,580	$169,687	($104,168)	38.8%	$22,453	$282,196	($203,019)	52.4%
Stillwater	$15,890	$150,000	($93,967)	45.1%	$20,955	$296,990	($223,095)	55.0%
Sweet Grass	$15,890	$210,694	($154,661)	45.1%	$19,934	$331,938	($261,645)	57.8%
Teton	$15,890	$129,749	($73,716)	45.7%	$20,079	$171,201	($100,395)	60.3%
Toole	$15,890	$111,394	($55,361)	45.7%	$21,076	$220,553	($146,231)	57.4%
Treasure	$16,580	$98,471	($40,005)	43.2%	$26,939	$133,543	($38,547)	42.8%
Valley	$16,580	$92,335	($33,869)	43.2%	$19,722	$121,834	($52,286)	58.4%
Wheatland	$15,890	$111,394	($55,361)	45.1%	$19,201	$220,553	($152,843)	60.0%
Wibaux	$16,580	$98,471	($40,005)	43.2%	$19,294	$153,047	($85,010)	59.7%
Yellowstone	$19,470	$164,000	($95,343)	42.4%	$23,965	$324,709	($240,201)	60.7%

Appendix G

Comparison of a Senior on the average Social Security Income Relative to Affordability of Housing

Geographic Area	2006 Average Annual Pay	2006 Median Home Cost	2006 Home Affordability Excess or Shortfall	2006 % of Income to Rent 2-Bedroom Apartment	2020 Average Annual Pay	2020 Median Home Cost	2020 Home Affordability Excess or Shortfall	2020 % of Income to Rent 2-Bedroom Apartment
Montana	$13,016	$172,180	($126,281)	62.7%	$18,978	$340,905	($273,984)	81.1%
Beaverhead	$13,164	$103,450	($57,028)	69.0%	$19,194	$196,781	($129,098)	88.9%
Big Horn	$10,776	$138,202	($100,201)	66.5%	$15,712	$182,355	($126,949)	73.4%
Blaine	$11,922	$92,784	($50,745)	60.9%	$17,382	$183,706	($122,412)	69.6%
Broadwater	$13,507	$182,218	($134,588)	57.0%	$19,693	$240,433	($170,988)	73.5%
Carbon	$12,402	$243,770	($200,037)	66.5%	$18,082	$482,648	($418,884)	75.9%
Carter	$10,481	$95,000	($58,042)	68.3%	$15,281	$125,350	($71,464)	75.4%
Cascade	$12,906	$135,680	($90,168)	58.8%	$18,818	$268,637	($202,280)	60.2%
Chouteau	$13,379	$96,231	($49,052)	54.3%	$19,507	$126,975	($58,186)	62.0%
Custer	$12,941	$96,592	($50,958)	55.3%	$18,868	$191,246	($124,710)	61.1%
Daniels	$13,109	$61,604	($15,376)	54.6%	$19,114	$81,285	($13,885)	60.3%
Dawson	$13,125	$159,333	($113,049)	54.6%	$19,137	$210,237	($142,753)	60.2%
Deer Lodge	$12,726	$110,045	($65,170)	60.5%	$18,554	$145,202	($79,773)	81.2%
Fallon	$12,254	$52,542	($9,329)	58.4%	$17,867	$69,328	($6,323)	64.5%
Fergus	$12,860	$160,277	($114,927)	55.7%	$18,751	$262,971	($196,850)	61.5%
Flathead	$13,483	$234,900	($187,356)	61.3%	$19,658	$465,086	($395,767)	96.4%
Gallatin	$13,772	$310,000	($261,436)	68.1%	$20,079	$613,779	($542,972)	82.7%
Garfield	$10,848	$108,722	($70,468)	66.0%	$15,817	$143,456	($87,681)	72.9%
Glacier	$10,988	$83,213	($44,464)	66.1%	$16,021	$164,756	($108,260)	75.5%
Golden Valley	$13,217	$73,680	($27,072)	54.2%	$19,271	$105,539	($37,584)	59.8%
Granite	$13,464	$239,025	($191,545)	57.2%	$19,631	$454,671	($385,444)	76.8%
Hill	$14,367	$160,163	($109,499)	49.9%	$20,948	$211,332	($137,462)	55.0%
Jefferson	$13,197	$160,000	($113,462)	58.3%	$19,242	$245,325	($177,472)	78.3%
Judith Basin	$12,784	$50,230	($5,148)	56.8%	$18,640	$66,277	($548)	64.9%
Lake	$12,891	$208,500	($163,044)	59.5%	$18,795	$412,816	($346,540)	79.1%
Lewis and Clark	$13,014	$180,000	($134,108)	62.7%	$18,975	$311,702	($244,790)	69.7%
Liberty	$13,589	$71,286	($23,365)	53.4%	$19,814	$94,060	($24,191)	61.1%
Lincoln	$12,950	$146,934	($101,267)	60.8%	$18,882	$290,919	($224,336)	87.2%
McCone	$12,279	$98,471	($55,171)	74.0%	$17,903	$129,930	($66,799)	95.4%
Madison	$12,352	$275,138	($231,582)	58.0%	$18,009	$363,039	($299,534)	64.0%
Meagher	$11,505	$111,394	($70,825)	78.9%	$16,774	$146,982	($87,832)	101.8%
Mineral	$13,145	$232,800	($186,447)	68.6%	$19,165	$460,928	($393,345)	146.7%
Missoula	$13,195	$206,850	($160,320)	69.9%	$19,239	$409,549	($341,707)	113.5%
Musselshell	$12,306	$111,394	($68,000)	58.2%	$17,942	$220,553	($157,283)	64.2%
Park	$13,283	$184,806	($137,967)	65.1%	$19,366	$365,903	($297,612)	122.9%
Petroleum	$10,227	$111,394	($75,329)	70.0%	$14,911	$220,553	($167,970)	77.3%
Phillips	$12,059	$76,696	($34,172)	59.4%	$17,582	$151,853	($89,852)	65.6%
Pondera	$13,022	$111,394	($65,473)	55.7%	$18,987	$220,553	($153,599)	63.7%
Powder River	$13,548	$98,471	($50,697)	52.9%	$19,753	$129,930	($60,276)	58.4%
Powell	$13,116	$194,206	($147,954)	58.7%	$19,124	$379,419	($311,983)	78.8%
Prairie	$12,567	$113,500	($69,184)	57.0%	$18,323	$156,047	($91,433)	62.9%
Ravalli	$12,325	$235,963	($192,501)	68.4%	$17,970	$467,191	($403,822)	119.3%
Richland	$12,874	$131,353	($85,954)	55.6%	$18,771	$215,515	($149,322)	61.4%
Roosevelt	$11,565	$98,471	($57,689)	61.9%	$16,862	$129,930	($70,470)	68.4%
Rosebud	$11,796	$119,490	($77,893)	60.7%	$17,199	$162,048	($101,399)	67.0%
Sanders	$12,904	$221,449	($175,944)	61.1%	$18,815	$438,454	($372,107)	87.5%
Sheridan	$13,157	$74,489	($28,093)	54.4%	$19,183	$98,287	($30,640)	60.1%
Silver Bow	$12,605	$169,687	($125,237)	57.1%	$18,378	$282,196	($217,388)	64.0%
Stillwater	$12,813	$150,000	($104,818)	55.9%	$18,681	$296,990	($231,113)	61.7%
Sweet Grass	$11,659	$210,694	($169,580)	61.4%	$16,999	$331,938	($271,993)	67.8%
Teton	$12,959	$129,749	($84,051)	56.0%	$18,895	$171,201	($104,573)	64.1%
Toole	$12,875	$111,394	($65,993)	56.4%	$18,772	$220,553	($154,357)	64.5%
Treasure	$11,724	$98,471	($57,127)	61.1%	$17,094	$133,543	($73,262)	67.4%
Valley	$13,036	$92,335	($46,365)	54.9%	$19,007	$121,834	($54,810)	60.6%
Wheatland	$12,769	$111,394	($66,366)	56.1%	$18,618	$220,553	($154,901)	61.9%
Wibaux	$13,079	$98,471	($52,349)	54.8%	$19,070	$153,047	($85,800)	60.4%
Yellowstone	$13,572	$164,000	($116,142)	60.8%	$19,788	$324,709	($254,932)	73.5%

Appendix H

Comparison of Household, Homeownership, Vacancy, and Population data by County

Geographic Area	Homeownership Rate in 2000	Number of Households in 2006	Vacancy Rate in 2000	% Change in Population from 2006 to 2020	% Change in Number of Households from 2006 to 2020
Montana	**69.1%**	**377,080**	**13.1%**	**15.1%**	**17.9%**
Beaverhead	63.7%	3,510	19.4%	9.8%	12.5%
Big Horn	64.9%	4,030	15.7%	8.9%	11.4%
Blaine	61.0%	2,380	15.1%	-3.7%	-1.7%
Broadwater	79.3%	1,860	12.5%	26.2%	28.5%
Carbon	74.2%	4,250	26.0%	10.7%	13.6%
Carter	74.6%	530	33.0%	-9.9%	-7.5%
Cascade	64.9%	32,180	7.6%	-4.7%	-2.4%
Chouteau	68.6%	2,030	19.8%	-7.3%	-4.9%
Custer	70.1%	4,560	11.0%	-0.7%	1.5%
Daniels	77.9%	770	22.7%	-12.6%	-10.4%
Dawson	74.0%	3,460	13.0%	-6.4%	-4.3%
Deer Lodge	73.9%	3,770	19.4%	-10.1%	-8.0%
Fallon	77.3%	1,110	19.1%	-9.5%	-8.1%
Fergus	73.7%	4,700	12.6%	-1.4%	0.9%
Flathead	73.3%	34,170	14.9%	29.4%	32.5%
Gallatin	62.4%	31,390	10.7%	36.5%	39.7%
Garfield	73.3%	520	44.6%	-11.6%	-7.7%
Glacier	62.0%	4,440	17.9%	2.9%	5.6%
Golden Valley	77.5%	400	18.9%	10.4%	15.0%
Granite	74.0%	1,250	42.1%	9.0%	12.0%
Hill	64.4%	6,370	13.4%	-5.6%	-3.5%
Jefferson	83.2%	4,290	10.8%	30.8%	34.0%
Judith Basin	77.2%	880	28.2%	-5.7%	-3.4%
Lake	71.5%	11,060	25.1%	26.1%	29.0%
Lewis and Clark	70.0%	24,340	11.0%	25.2%	28.1%
Liberty	71.9%	720	22.1%	-8.7%	-6.9%
Lincoln	76.5%	7,960	16.7%	6.8%	9.3%
McCone	77.7%	3,220	25.5%	-13.1%	-9.7%
Madison	70.4%	720	36.7%	17.4%	20.2%
Meagher	73.2%	820	41.1%	4.2%	6.1%
Mineral	73.0%	1,670	19.2%	11.4%	14.4%
Missoula	61.9%	40,780	7.0%	21.7%	24.6%
Musselshell	76.9%	1,930	18.9%	6.0%	9.3%
Park	66.4%	7,040	17.2%	17.2%	19.9%
Petroleum	74.4%	200	27.7%	-15.6%	-5.0%
Phillips	70.5%	1,660	26.1%	-10.2%	-8.4%
Pondera	70.2%	2,280	15.0%	-7.0%	-4.4%
Powder River	72.9%	710	26.8%	-10.6%	-8.5%
Powell	71.4%	2,370	17.3%	7.9%	10.1%
Prairie	77.7%	490	25.2%	-13.4%	-10.2%
Ravalli	75.7%	16,320	10.4%	39.3%	42.7%
Richland	72.3%	3,710	14.9%	-1.2%	0.8%
Roosevelt	65.3%	3,530	11.4%	1.8%	4.2%
Rosebud	67.2%	3,280	15.5%	13.3%	16.2%
Sanders	76.5%	4,680	18.9%	17.9%	21.2%
Sheridan	80.1%	1,470	19.7%	-12.7%	-10.2%
Silver Bow	70.4%	13,680	10.8%	-1.6%	1.0%
Stillwater	76.0%	3,450	18.1%	20.4%	23.5%
Sweet Grass	74.1%	1,530	20.6%	6.9%	9.8%
Teton	75.7%	2,420	12.8%	-3.2%	-1.2%
Toole	71.5%	1,890	14.7%	-7.0%	-4.8%
Treasure	71.4%	280	15.4%	-7.4%	-7.1%
Valley	75.9%	2,880	35.0%	-13.9%	-12.2%
Wheatland	72.2%	740	26.1%	0.6%	2.7%
Wibaux	73.2%	370	28.3%	-13.1%	-10.8%
Yellowstone	69.2%	56,030	4.5%	14.3%	17.0%

Appendix I

Comparison of Housing Unit data by County

Geographic Area	Units in Poor Condition Lost by 2020				2006 Units in Good Condition, still available in 2020				Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
	Single-family	Multi-family	Manufactured Home	Total	Single-family	Multi-family	Manufactured Home	Total		
Montana	61963	8,840	35587	106,390	301,487	56,230	50,331	408,048	502,758	94,711
Beaverhead	766	84	592	1,442	2,621	493	529	3,643	4,716	1,074
Big Horn	1159	77	716	1,952	866	268	588	1,722	5,195	3,473
Blaine	613	68	88	769	970	282	289	1,541	2,694	1,153
Broadwater	281	0	170	451	1,227	133	609	1,969	2,688	719
Carbon	1876	37	593	2,506	3,192	289	591	4,072	6,086	2,015
Carter	510	0	205	715	31	24	66	121	652	531
Cascade	5219	1,279	1855	8,353	18,556	6,650	2,049	27,255	33,798	6,543
Chouteau	1188	36	220	1,444	976	76	279	1,331	2,312	981
Custer	1836	285	487	2,608	1,943	548	381	2,872	5,141	2,269
Daniels	538	26	28	592	398	26	79	503	847	343
Dawson	1716	288	198	2,202	1,379	61	366	1,806	3,741	1,935
Deer Lodge	1782	192	203	2,177	2,288	378	306	2,972	4,144	1,172
Fallon	687	24	230	941	323	60	136	519	1,215	697
Fergus	1569	185	399	2,153	2,969	372	787	4,128	5,335	1,207
Flathead	2140	285	6108	8,533	34,288	4,063	7,532	45,883	52,020	6,137
Gallatin	833	457	1295	2,585	27,190	7,372	3,694	38,256	48,569	10,313
Garfield	552	7	157	716	112	7	103	222	694	473
Glacier	817	259	186	1,262	1,306	272	319	1,897	5,530	3,633
Golden Valley	346	0	76	422	120	0	52	172	547	375
Granite	275	32	169	476	1,280	52	340	1,672	1,990	318
Hill	1316	200	217	1,733	3,249	1,114	914	5,277	6,972	1,695
Jefferson	576	35	498	1,109	3,182	96	703	3,981	6,369	2,388
Judith Basin	718	3	75	796	397	28	249	674	1,090	416
Lake	910	178	2970	4,058	11,072	1,028	2,311	14,411	17,850	3,438
Lewis & Clark	1109	143	421	1,673	17,058	4,891	4,917	26,866	34,619	7,752
Liberty	272	25	59	356	432	144	123	699	818	119
Lincoln	4510	73	2950	7,533	8,753	434	1,663	10,850	10,152	-698
McCone	609	20	90	719	805	40	253	1,098	816	-282
Madison	485	30	321	836	3,096	247	453	3,796	5,291	1,495
Meagher	280	27	38	345	802	39	290	1,131	1,227	96
Mineral	225	12	74	311	1,152	63	805	2,020	2,277	257
Missoula	536	622	1248	2,406	28,220	9,394	5,305	42,919	54,373	11,454
Musselshell	1208	14	475	1,697	577	101	413	1,091	2,510	1,418
Park	1773	200	467	2,440	5,179	905	1,222	7,306	9,892	2,586
Petroleum	135	1	49	185	100	2	62	164	243	79
Phillips	625	55	238	918	1,079	175	182	1,436	1,917	481
Pondera	722	78	188	988	1,137	107	188	1,432	2,506	1,074
Powder River	604	0	183	787	118	27	154	299	824	526
Powell	636	74	177	887	1,738	148	426	2,312	3,063	750
Prairie	482	16	56	554	76	10	57	143	551	408
Ravalli	1173	116	1593	2,882	13,579	1,223	2,094	16,896	25,710	8,814
Richland	1733	0	339	2,072	1,434	74	409	1,917	4,297	2,380
Roosevelt	1323	125	314	1,762	786	188	302	1,276	4,101	2,825
Rosebud	1209	58	717	1,984	652	330	275	1,257	4,399	3,142
Sanders	1384	44	1626	3,054	4,827	204	944	5,975	6,744	769
Sheridan	1342	70	196	1,608	313	99	53	465	1,579	1,115
Silver Bow	3383	992	178	4,553	8,135	1,704	1,366	11,205	15,299	4,094
Stillwater	594	61	346	1,001	2,896	135	504	3,535	5,030	1,495
Sweet Grass	180	25	149	354	1,601	88	166	1,855	2,027	172
Teton	974	30	201	1,205	1,433	231	223	1,887	2,696	808
Toole	1026	98	150	1,274	674	208	238	1,120	2,065	944
Treasure	221	0	65	286	83	13	65	161	300	139
Valley	2396	92	227	2,715	1,406	220	209	1,835	3,416	1,581
Wheatland	531	36	166	733	359	25	77	461	958	497
Wibaux	293	22	32	347	97	28	88	213	423	211
Yellowstone	4717	1,467	4519	10,703	36,874	9,068	3,533	49,475	68,560	19,084

Appendix J

Comparison of Median Renter Income and Affordability of Renting a 2-bedroom Apartment

Geographic Area	2006		2020	
	Median Renter Income	% of Income to rent 2-bedroom appartment	Median Renter Income	% of Income to rent 2-bedroom appartment
Montana	$25,088	32.51%	$33,602	45.81%
Beaverhead	$24,844	36.55%	$32,052	53.26%
Big Horn	$27,776	25.79%	$40,499	28.46%
Blaine	$22,410	32.39%	$32,674	37.04%
Broadwater	$29,149	26.42%	$32,902	44.00%
Carbon	$30,017	27.49%	$37,676	36.44%
Carter	$23,652	30.28%	$34,485	33.43%
Cascade	$24,921	30.46%	$32,955	34.37%
Chouteau	$25,835	28.10%	$37,668	32.13%
Custer	$22,540	31.78%	$30,784	37.44%
Daniels	$23,095	31.01%	$23,906	48.22%
Dawson	$23,095	31.01%	$28,777	40.06%
Deer Lodge	$17,936	42.93%	$22,858	65.95%
Fallon	$25,410	28.19%	$33,264	34.65%
Fergus	$23,684	30.24%	$34,532	33.38%
Flathead	$26,411	31.30%	$38,507	49.20%
Gallatin	$30,933	30.34%	$45,101	36.81%
Garfield	$25,180	28.44%	$36,581	31.51%
Glacier	$22,197	32.70%	$32,364	37.40%
Golden Valley	$24,693	29.00%	$36,003	32.02%
Granite	$22,675	33.96%	$25,147	59.94%
Hill	$24,693	29.00%	$29,359	39.26%
Jefferson	$24,992	30.81%	$32,140	46.90%
Judith Basin	$26,653	27.23%	$38,860	31.15%
Lake	$20,779	36.93%	$24,712	60.18%
Lewis & Clark	$26,913	30.30%	$36,472	36.25%
Liberty	$24,860	29.20%	$34,288	35.30%
Lincoln	$22,371	35.22%	$29,541	55.70%
McCone	$24,419	37.19%	$28,922	59.02%
Madison	$26,627	26.90%	$38,823	29.69%
Meagher	$24,274	37.41%	$27,140	62.90%
Mineral	$21,285	42.34%	$31,034	90.57%
Missoula	$24,410	37.76%	$35,591	61.33%
Musselshell	$21,002	34.10%	$28,769	40.07%
Park	$25,916	33.39%	$37,787	62.97%
Petroleum	$24,693	29.00%	$32,640	35.32%
Phillips	$21,122	33.91%	$23,137	49.82%
Pondera	$24,808	29.26%	$36,170	33.46%
Powder River	$23,095	31.01%	$23,906	48.22%
Powell	$28,847	26.69%	$42,059	35.84%
Prairie	$25,381	28.22%	$33,130	34.79%
Ravalli	$26,216	32.16%	$37,564	57.09%
Richland	$26,121	27.42%	$27,104	42.53%
Roosevelt	$23,095	31.01%	$23,906	48.22%
Rosebud	$27,121	26.41%	$29,276	39.37%
Sanders	$22,442	35.11%	$28,256	58.24%
Sheridan	$23,095	31.01%	$29,191	39.49%
Silver Bow	$19,860	36.27%	$23,931	49.19%
Stillwater	$36,819	19.45%	$53,682	21.47%
Sweet Grass	$24,693	29.00%	$36,003	32.02%
Teton	$23,369	31.06%	$34,072	35.52%
Toole	$25,021	29.01%	$36,052	33.57%
Treasure	$23,095	31.01%	$23,906	48.22%
Valley	$22,930	31.24%	$33,443	34.47%
Wheatland	$23,350	30.67%	$34,044	33.86%
Wibaux	$23,095	31.01%	$23,906	48.22%
Yellowstone	$25,626	32.20%	$26,180	55.58%

Appendix K

Comparison of Average Social Security Income and Affordability of Renting a 1-bedroom Apartment

	2006		2020	
Geographic Area	Average Social Security Income for Geographic Area	% of SS Income to rent 1-bedroom appartment	Average Social Security Income for Geographic Area	% of SS Income to rent 1-bedroom appartment
Montana	$13,016	49.4%	$18,978	72.7%
Beaverhead	$13,164	52.5%	$19,194	77.5%
Big Horn	$10,776	51.6%	$15,712	60.8%
Blaine	$11,922	48.0%	$17,382	61.2%
Broadwater	$13,507	44.9%	$19,693	66.9%
Carbon	$12,402	51.4%	$18,082	59.3%
Carter	$10,481	57.5%	$15,281	71.8%
Cascade	$12,906	45.9%	$18,818	50.6%
Chouteau	$13,379	42.8%	$19,507	54.6%
Custer	$12,941	50.1%	$18,868	73.9%
Daniels	$13,109	46.0%	$19,114	67.8%
Dawson	$13,125	45.9%	$19,137	67.7%
Deer Lodge	$12,726	47.6%	$18,554	71.1%
Fallon	$12,254	49.2%	$17,867	72.5%
Fergus	$12,860	42.3%	$18,751	46.9%
Flathead	$13,483	48.8%	$19,658	92.4%
Gallatin	$13,772	52.4%	$20,079	69.3%
Garfield	$10,848	55.6%	$15,817	81.9%
Glacier	$10,988	52.1%	$16,021	66.5%
Golden Valley	$13,217	45.6%	$19,271	57.3%
Granite	$13,464	45.0%	$19,631	67.2%
Hill	$14,367	40.0%	$20,948	51.3%
Jefferson	$13,197	45.9%	$19,242	68.5%
Judith Basin	$12,784	44.8%	$18,640	48.7%
Lake	$12,891	49.1%	$18,795	83.5%
Lewis & Clark	$13,014	50.2%	$18,975	65.6%
Liberty	$13,589	42.1%	$19,814	53.7%
Lincoln	$12,950	48.7%	$18,882	81.7%
McCone	$12,279	56.3%	$17,903	83.0%
Madison	$12,352	48.8%	$18,009	71.9%
Meagher	$11,505	60.1%	$16,774	88.6%
Mineral	$13,145	54.6%	$19,165	136.9%
Missoula	$13,195	55.3%	$19,239	105.8%
Musselshell	$12,306	49.0%	$17,942	72.2%
Park	$13,283	49.6%	$19,366	94.6%
Petroleum	$10,227	59.0%	$14,911	86.9%
Phillips	$12,059	50.0%	$17,582	73.7%
Pondera	$13,022	44.0%	$18,987	48.1%
Powder River	$13,548	44.5%	$19,753	62.9%
Powell	$13,116	46.2%	$19,124	68.9%
Prairie	$12,567	48.0%	$18,323	70.7%
Ravalli	$12,325	53.3%	$17,970	101.1%
Richland	$12,874	46.8%	$18,771	55.5%
Roosevelt	$11,565	52.1%	$16,862	76.8%
Rosebud	$11,796	46.9%	$17,199	54.5%
Sanders	$12,904	48.9%	$18,815	82.0%
Sheridan	$13,157	45.8%	$19,183	67.5%
Silver Bow	$12,605	44.4%	$18,378	53.4%
Stillwater	$12,813	47.1%	$18,681	69.3%
Sweet Grass	$11,659	51.7%	$16,999	76.2%
Teton	$12,959	44.2%	$18,895	56.3%
Toole	$12,875	44.5%	$18,772	56.7%
Treasure	$11,724	51.4%	$17,094	75.8%
Valley	$13,036	46.3%	$19,007	68.2%
Wheatland	$12,769	47.2%	$18,618	69.6%
Wibaux	$13,079	46.1%	$19,070	57.5%
Yellowstone	$13,572	47.0%	$19,788	62.4%